

I. POTENTIAL REFERENCES OF INTEREST.....	3
A. Dialog	3
B. Additional Resources Searched.....	10
II. INVENTOR SEARCH RESULTS FROM DIALOG	11
III. TEXT SEARCH RESULTS FROM DIALOG	35
A. Patent Files, Abstract.....	35
B. Patent Files, Full-Text.....	41
IV. TEXT SEARCH RESULTS FROM DIALOG	48
A. NPL Files, Abstract.....	48
B. NPL Files, Full-text	58
V. ADDITIONAL RESOURCES SEARCHED	74

I. Potential References of Interest

A. Dialog

Dialog eLink: [Order File History](#)

13/5/17 (Item 9 from file: 347)

DIALOG(R)File 347: JAPIO

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03086285 TRANSACTION SETTLING SYSTEM WITH PREPAID CARD

Pub. No.: 02-061785 [JP 2061785 A]

Published: March 01, 1990 (19900301)

Inventor: TANAKA KENICHI

Applicant: NEC CORP [000423] (A Japanese Company or Corporation), JP (Japan)

Application No.: 63-212447 [JP 88212447]

Filed: August 29, 1988 (19880829)

International Class: [5] G07D-009/00; B42D-015/10; **G06F-015/21**; G06K-017/00; G07F-007/08; **G06F-015/30**

JAPIO Class: 29.4 (PRECISION INSTRUMENTS -- Business Machines); 30.1 (MISCELLANEOUS GOODS -- Office Supplies); 45.3 (INFORMATION PROCESSING -- Input Output Units); 45.4 (INFORMATION PROCESSING -- Computer Applications)

JAPIO Keyword: R087 (PRECISION MACHINES -- Automatic Banking)

Journal: Section: P, Section No. 1051, Vol. 14, No. 240, Pg. 75, May 22, 1990 (19900522)

ABSTRACT

PURPOSE: To execute safety commercial transaction with being cashless by setting a special limit for prepaid in an **account**, which is obtained in a financial institution such as a bank and a post office, etc., and demanding the issue of a **prepaid card** to designate a use limit in the limit.

CONSTITUTION: The special **account** for **prepaid card** is set in the financial institute such as the bank and post office, etc., and the issue of the **prepaid card** to designate the use limit in this special **account** is demanded. When the **balance** goes to be a little, the **balance** is returned to the financial institution and the preparation of the **prepaid card** is newly demanded. Thus, the commercial transaction is wholly executed with being cashless.

Dialog eLink: [Order File History](#)

21/5/3 (Item 2 from file: 347)

DIALOG(R)File 347: JAPIO

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04708300 **Image available**

TERMINAL EQUIPMENT FOR BANK POS SYSTEM

Pub. No.: 07-028900 [JP 7028900 A]

Published: January 31, 1995 (19950131)

Inventor: TANAHARA MASAMI

SASAKI YUKIHIKO

KAJITANI YASUTO

Applicant: HITACHI LTD [000510] (A Japanese Company or Corporation), JP (Japan)

Application No.: 05-169996 [JP 93169996]

Filed: July 09, 1993 (19930709)

International Class: [6] G06F-017/60; G06F-019/00; G07D-001/00

JAPIO Class: 45.4 (INFORMATION PROCESSING -- Computer Applications); 29.4 (PRECISION INSTRUMENTS --

Business Machines)

ABSTRACT

PURPOSE: To realize shortening of payment time by handling a prepaid card which can be utilized in the same way as cash in a sales store, etc., as a commodity of the sales store, and settling immediately the purchase price of the prepaid card.

CONSTITUTION: As for a terminal 1 of a bank POS system installed in a sales store, a unique ID is imparted at every terminal 1. A use customer inputs necessary data from the terminal 1, and can obtain a **prepaid card**. Also, a **bank account** system 2 executes a processing for debiting a purchase price of the **prepaid card** from a **bank deposit account** of its use customer, while using an account system ledger 3. Subsequently, as for the sales price of the **prepaid card**, which is debited, a transfer **account number** of the sales store is obtained from a sales store file 4, the amount of money is set and outputted to a journal 5, and thereafter, by a batch processing, issue data of the prepaid card are extracted from the journal 5 and settlement data 6 is made, and deposited to a sales store deposit account.

Dialog eLink: [Order File History](#)

25/5/3 (Item 3 from file: 350)

DIALOG(R)File 350: Derwent WPIX

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0008851247 *Drawing available*

WPI Acc no: 1998-398200/199834

IRPX Acc No: N1998-309759

Package assembly for prepaid card such as ATM card, telephone card - processes debit account before removing prepaid card from package based on decoded data of ID number

Patent Assignee: INCOMM (INCO-N)

Inventor: SMITH M B; WILKIE D M

Patent Family (1 patents, 1 countries)							
Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 5777305	A	19980707	US 1996590999	A	19960124	199834	B

Priority Applications (no., kind, date): US 1996590999 A 19960124

Patent Details					
Patent Number	Kind	Lang	Pgs	Draw	Filing Notes
US 5777305	A	EN	9	7	

Alerting Abstract US A

The assembly (1) includes a package in which a prepaid card (3) is maintained. The prepaid card has an ID number (9) and a **card number** (7). The debit account of the card is identified using the ID number.

A scanner is used to read and decode the ID number. Based on the decoded data, the debit account is processed before removing the card from the package.

ADVANTAGE - Reduces monetary losses resulting from theft of prepaid phone cards.

Title Terms /Index Terms/Additional Words: PACKAGE; ASSEMBLE; PREPAYMENT; CARD; ATM; TELEPHONE; PROCESS; DEBIT; ACCOUNT; REMOVE; BASED; DECODE; DATA; ID; NUMBER

Class Codes

G07F-0007/02	International	Patent	Classification	20060101	
H04M-0017/00	Class Level	Scope	Position	Status	20060101
G07F-0017/00	S	I	B	20060101	

G07F-0007/00	C	I	R	20060101
H04M-0017/00	C	I	R	20060101

ECLA: G07F-007/02D, G07F-017/42, H04M-017/00

US Classification, Issued: 235380, 235381, 379114

File Segment: EPI;

DWPI Class: T04; T05; W01

Manual Codes (EPI/S-X): T04-C01; T04-C02; T05-H02C3; T05-H02C5A; T05-H02C5B; T05-L01B; W01-C07A5A

Dialog eLink: [Order File History](#)

14/3K/9 (Item 4 from file: 349)

DIALOG(R)File 349: PCT FULLTEXT

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00218737

METHOD AND APPARATUS FOR GENERATING GIFT CERTIFICATES

PROCEDE ET APPAREIL D'ETABLISSEMENT DE BONS-CADEAUX

Patent Applicant/Patent Assignee:

- THE GIFT CERTIFICATE CENTER INC

Inventor(s):

- VEENEMAN William J
- ALEXANDER Karla J
- DOYLE Thomas J
- BROOKS Phillip R
- HAMILTON Robert H

	Country	Number	Kind	Date
Patent	WO	9215968	A1	19920917
Application	WO	92US1187		19920212
Priorities	US	91930		19910305
	US	91875		19910916

Designated States: (Protection type is "Patent" unless otherwise stated - for applications prior to 2004)

AT, AU, BE, CA, CH, DE, DK, ES, FR, GB,

GR, IT, JP, KR, LU, MC, NL, SE

Language Publication Language: English

Filing Language:

Fulltext word count: 10389

Detailed Description:

...a credit card into the card reader, enters a ticketing request through a touch screen and receives a printed ticket, The machine automatically verifies the **credit card** and debits the **account** .

The **gift certificate** industry has special requirements that make development of an automatic transaction machine difficult. Gift certificates are similar to currency in their ease of use and... and entered by touching predetermined areas of touch screen 14. Card reader 16 is used to swipe a credit card in order to debit a **credit card account** for payment for **gift certificates** dispensed. It should be noted that although the preferred embodiment is geared toward the use of a credit card it should be obvious that the...

Claims:

...also including means for dispensing said gift certificate; central processing unit means for communicating with said plurality of terminal means and processing data on said **gift certificates** and said debits to **credit card accounts**; and debiting means for debiting said debits to said **credit card accounts**.12a The **gift certificate** purchasing and dispensing system of claim 13 including notifying means for notifying merchants regarding gift certificates purchased.13* A method of printing, under user control...

Dialog eLink: [Order File History](#)

20/3K/4 (Item 4 from file: 348)

DIALOG(R)File 348: EUROPEAN PATENTS

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00776088

Charging system in interactive on-line service

Abrechnungssystem im interaktiven on-line Dienst

Système de débit pour un service interactif en ligne

Patent Assignee:

- **SONY CORPORATION;** (214021)
7-35 Kitashinagawa 6-chome Shinagawa-ku; Tokyo 141; (JP)
(Proprietor designated states: all)

Inventor:

- **Nagahara, Junichi,c/o Sony Corp.**
7-35 Kitashinagawa 6-chome; Shinagawa-ku,Tokyo; (JP)
- **Nashida, Tatsushi,c/o Sony Corp.**
7-35 Kitashinagawa 6-chome; Shinagawa-ku,Tokyo; (JP)
- **Nakano, Hiroaki,c/o Sony Corp.**
7-35 Kitashinagawa 6-chome; Shinagawa-ku,Tokyo; (JP)
- **Nijima, Makoto,c/o Sony Corp.**
7-35 Kitashinagawa 6-chome; Shinagawa-ku,Tokyo; (JP)

- **Sonoda, Yumie, c/o Sony Corp.**
7-35 Kitashinagawa 6-chome; Shinagawa-ku, Tokyo; (JP)
- **Kumagai, Yoshiaki, c/o Sony Corp.**
7-35 Kitashinagawa 6-chome; Shinagawa-ku, Tokyo; (JP)

Legal Representative:

- **Nicholls, Michael John (61941)**
J.A. KEMP & CO. 14, South Square Gray's Inn; London WC1R 5JJ; (GB)

	Country	Number	Kind	Date
Patent	EP	725376	A2	19960807 (Basic)
	EP	725376	A3	20020918
	EP	725376	B1	20070418
Application	EP	96300509		19960125
Priorities	JP	9517885		19950206

Designated States:

DE; FR; GB; NL;

International Patent Class (V7): G07F-019/00; G07F-007/00

International Classification (Version 8) IPC	Level	Value	Position	Status	Version	Action	Source	Office
G07F-0019/00	A	I	F	B	20060101	20060928	H	EP
H04N-0007/14	A	I	L	B	20060101	20060928	H	EP

Abstract Word Count: 227

NOTE: 1

NOTE: Figure number on first page: 1

Legal Status	Type	Pub. Date	Kind	Text
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Language Publication: English

Procedural: English

Application: English

Fulltext Availability	Available Text	Language	Update	Word Count
CLAIMS A		(English)	EPAB96	439
SPEC A		(English)	EPAB96	4122
CLAIMS B		(English)	200716	338
CLAIMS B		(German)	200716	360
CLAIMS B		(French)	200716	363
SPEC B		(English)	200716	3933
Total Word Count (Document A) 4562				

Fulltext Availability	Available Text	Language	Update	Word Count
				Total Word Count (Document B) 4994
				Total Word Count (All Documents) 9556

Specification: ...is set in the imaginary account 2.

The processing flow for opening a new imaginary account 2 is similar to that for practically opening a **bank account**. This idea is derived from a **prepaid card** such as a telephone card, and the right of spending a fixed amount of money, which is spendable freely by a child, is purchased by his parent in advance using the parent's **card number**. The service provider company first inquires of the card company to ascertain if the **card number** is correct or not, then opens an imaginary account 2 and presets a predetermined amount therein.

Thus, in the service for providing information to each...

Specification: ...is set in the imaginary account 2.

The processing flow for opening a new imaginary account 2 is similar to that for practically opening a **bank account**. This idea is derived from a **prepaid card** such as a telephone card, and the right of spending a fixed amount of money, which is spendable freely by a child, is purchased by his parent in advance using the parent's **card number**. The service provider company first inquires of the card company to ascertain if the **card number** is correct or not, then opens an imaginary account 2 and presets a predetermined amount therein.

Thus, in the service for providing information to each...

16/5/2 (Item 2 from file: 583)
 DIALOG(R)File 583: Gale Group Globalbase(TM)
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05967030

Mikrowelle fuer die Mautverrechnung

AUSTRIA: TOLL COLLECTION SYSTEM BY KAPSCH
 Die Presse (DP) 30 Mar 1994 p.17
Language: GERMAN

The Austrian company Kapsch of Vienna has developed a new system for the collection of road toll charges. The system is based on microwave technology and smart cards. An on-board unit is installed in the vehicle. The motorist can also acquire a **pre-paid smart card**. The charges are debited from the user's **bank account**. With so-called cryptographic circuits, the cards are **secured** against fraud and manipulation and they **protect** the anonymity of the user. A clearing system allows the use of the system at toll stations of various operators.

Company: KAPSCH

Product: Debit Card Svcs (6020DC); Nonbank Credit Card Firms (6141); Smart Cards (3078SC); Consumer Finance Institutions (6140); Passenger Transport (4001); Transportation (4000); Communications Equip ex Tel (3662);
Event: General Management Services (26); Product Design & Development (33);
Country: Austria (SAUT);

19/3,K/1 (Item 1 from file: 15)
DIALOG(R)File 15:
ABI/Inform(R)
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01047260 96-96653

Visa's new bosses touch off a boom

Borowsky, Mark

Credit Card Management
v8n2 pp: 62-63

May 1995
ISSN: 0896-9329 **Journal**
Code: CCM
Word Count: 834

Text:

...in a total-relationship card that ties together all the relationships, accounts, and services with a bank," Pascarella says.

Meanwhile, Visa is pushing ahead with **prepaid smart cards tied to cardholders' bank accounts**. It announced in March a pilot with First Union Corp., NationsBank, and Wachovia Corp. to issue smart cards for the 1996 Atlanta Summer Olympics, where...

19/3,K/2 (Item 1 from file: 9)
DIALOG(R)File 9: Business
& Industry(R)
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01118143
Supplier Number: 23708886 (USE FORMAT 7 OR 9
FOR FULLTEXT)
**The Financial Industry Connects To The
Prepaid Telephone Card Lines**
(As one of the world's most popular
store-value products, phone cards are attracting debit card issuers and payments
organization that are trying to cash in on the market)

Debit Card News , v 2 , n 10 , p
1+
November 18, 1996
Document Type: Newsletter
(United States)
Language: English **Record Type:**
Fulltext
Word Count: 901 (USE
FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...U.S. Calling time is sold in 30-minute increments for \$9.90 -- or 33 cents per minute -- with the calling fees debited from cardholders' **checking accounts**, similar to an off-line debit transaction.

The **prepaid** phone **card** feature was **attached** to the two versions of the U.S. Bank debit card to add value to the products. One is a standard off-line card which...

B. Additional Resources Searched

LexisNexis: No significant results.

Financial Times FullText (via ProQuest): No relevant results.

Internet & Personal Computing Abstracts (via EBSCOhost): No relevant results.

II. Inventor Search Results from Dialog

Dialog eLink: [Order File History](#)

26/5/1 (Item 1 from file: 350)

DIALOG(R)File 350: Derwent WPIX

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0016213486 *Drawing available*

WPI Acc no: 2006-745129/200676

Related WPI Acc No: 1998-348758; 2001-181020; 2001-243385; 2002-113053; 2006-745127; 2006-745128

XRPX Acc No: N2006-578602

Gift certificate issuing method for use on credit card, involves identifying and accessing stored account data associated with financial account, where stored data has account identifier

Patent Assignee: JINDAL S K (JIND-I); JORASCH J A (JORA-I); LECH R R (LECH-I); TEDESCO D E (TEDE-I);

WALKER J S (WALK-I)

Inventor: **JINDAL S K; JORASCH J A; LECH R R; TEDESCO D E; WALKER J S**

Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20060213985	A1	20060928	US 1996762128	A	19961209	200676	B
			US 1997858738	A	19970519		
			US 2000613361	A	20000710		
			US 2006423161	A	20060609		

Priority Applications (no., kind, date): US 1996762128 A 19961209; US 1997858738 A 19970519; US 2000613361 A 20000710; US 2006423161 A 20060609

Patent Details

Patent Number	Kind	Lang	Pgs	Draw	Filing Notes	
US 20060213985	A1	EN	24	14	C-I-P of application	US 1996762128
					C-I-P of application	US 1997858738
					Continuation of application	US 2000613361
					C-I-P of patent	US 5798508

Alerting Abstract US A1

NOVELTY - The method involves identifying and accessing stored account data associated with a financial account, where the stored data has an account identifier. A certificate identifier is determined in response to the account identifier, where the account identifier identifies the financial account from which funds will be drawn to support gift certificate transaction. A gift certificate with the certificate identifier is produced, and the gift certificate is distributed to an owner of the financial account.

USE - Used for issuing and redeeming a **gift certificate** drawn on a **credit card** or **financial account**.

ADVANTAGE - The method securely redeems **gift certificates** associated with a **credit card** or **financial account**, and issues and redeems **gift certificates** utilizing a secure alias **account identifier**.

DESCRIPTION OF DRAWINGS - The drawing shows a schematic block diagram of general information flow between parties.

Title Terms /Index Terms/Additional Words: GIFT; CERTIFY; ISSUE; METHOD; CREDIT; CARD; IDENTIFY; ACCESS; STORAGE; ACCOUNT; DATA; ASSOCIATE; FINANCIAL

Class Codes

International Patent Classification					
IPC	Class Level	Scope	Position	Status	Version Date
G06F-0007/08	A	I	F	B	20060101
G06K-0005/00	A	I	L	B	20060101
G06F-0007/06	C	I	F	B	20060101
G06K-0005/00	C	I	L	B	20060101

US Classification, Current Main: 235-381000; **Secondary:** 235-380000

US Classification, Issued: 235381, 235380

File Segment: EPI;

DWPI Class: T01; T05

Manual Codes (EPI/S-X): T01-N01A1; T01-N01A2C; T05-L02

Dialog eLink: [Order File History](#)

26/5/2 (Item 2 from file: 350)

DIALOG(R)File 350: Derwent WPIX

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0016213485 *Drawing available*

WPI Acc no: 2006-745128/200676

Related WPI Acc No: 1998-348758; 2001-181020; 2001-243385; 2002-113053; 2006-745127; 2006-745129

XRPX Acc No: N2006-578601

Gift certificate issuing and management method involves producing and issuing gift certificate including certificate identifier corresponding to account identifier included in accessed stored account data associated with financial account

Patent Assignee: JINDAL S K (JIND-I); JORASCH J A (JORA-I); LECH R R (LECH-I); TEDESCO D E (TEDE-I);

WALKER J S (WALK-I)

Inventor: **JINDAL S K; JORASCH J A; LECH R R; TEDESCO D E; WALKER J S**

Patent Family (1 patents, 1 countries)							
Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20060213984	A1	20060928	US 1996762128	A	19961209	200676	B
			US 1997858738	A	19970519		
			US 2000613361	A	20000710		
			US 2006423158	A	20060609		

Priority Applications (no., kind, date): US 1996762128 A 19961209; US 1997858738 A 19970519; US 2000613361 A 20000710; US 2006423158 A 20060609

				Patent Classification of application	US 2000613361
Patent Number	Kind	Lang	Pgs	Draw	Filing Notes
US 20060213984	A1	EN	24	14	C-I-P of patent
					US 5798508
					C-I-P of application
					US 1996762128
					C-I-P of application
					US 1997858738

Alerting Abstract US A1

NOVELTY - The method involves identifying and accessing stored account data including an account identifier, and associated with a financial account. A certificate identifier corresponding to the **account identifier** is then determined. A **gift certificate** is produced including the certificate identifier. The gift certificate is then distributed to the owner of the financial account.

USE - For issuing and managing gift certificates which can be issued and redeemed in conjunction with credit card accounts. ADVANTAGE - Ensures a more secure redeeming of gift certificates associated with a credit card or other financial accounts such as checking accounts and saving accounts linked to ATM (automated teller machine) cards. Issues and redeems **gift certificates** utilizing a secure alias **account identifier**.

DESCRIPTION OF DRAWINGS - The figure is a schematic block diagram showing the general information flow between parties according to the gift certificate issuing and management method.

Title Terms /Index Terms/Additional Words: GIFT; CERTIFY; ISSUE; MANAGEMENT; METHOD; PRODUCE; IDENTIFY; CORRESPOND; ACCOUNT; ACCESS; STORAGE; DATA; ASSOCIATE; FINANCIAL

Class Codes

International Patent Classification						
IPC	Class Level	Scope	Position	Status	Version Date	
G06F-0007/08	A	I	F	B	20060101	
G06K-0005/00	A	I	L	B	20060101	
G06F-0007/06	C	I	F	B	20060101	
G06K-0005/00	C	I	L	B	20060101	

US Classification, Current Main: 235-381000; Secondary: 235-380000

US Classification, Issued: 235381, 235380

File Segment: EPI;

DWPI Class: T01; T05

Manual Codes (EPI/S-X): T01-N01A1; T01-N01A2C; T05-L02

Dialog eLink: [Order](#) [File](#) [History](#)

26/5/3 (Item 3 from file: 350)

DIALOG(R)File 350: Derwent WPIX

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0016213484 *Drawing available*

WPI Acc no: 2006-745127/200676

Related WPI Acc No: 1998-348758; 2001-181020; 2001-243385; 2002-113053; 2006-745128; 2006-745129

XRFX Acc No: N2006-578600

Gift certificate issuing method involves determining certificate identifier corresponding to account identifier of account data associated with financial account

Patent Assignee: JINDAL S K (JIND-I); JORASCH J A (JORA-I); LECH R R (LECH-I); TEDESCO D E (TEDE-I); WALKER J S (WALK-I)

Inventor: **JINDAL S K; JORASCH J A; LECH R R; TEDESCO D E; WALKER J S**

		Patent Family		US 20060213983 (US 20060213983)		US 19970519	
Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20060213983	AT	20060928	US 1996762128	A	19961209	200676	B

		US 2006423160	A	20060609
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Priority Applications (no., kind, date): US 1996762128 A 19961209; US 1997858738 A 19970519; US 2000613361 A 20000710; US 2006423160 A 20060609

Patent Details					
Patent Number	Kind	Lan	Pgs	Draw	Filing Notes
US 20060213983	A1	EN	22	14	C-I-P of application US 1996762128
					C-I-P of application US 1997858738
					Continuation of application US 2000613361
					C-I-P of patent US 5798508

Alerting Abstract US A1

NOVELTY - The method involves identifying and accessing the stored account data associated with a financial account. A certificate identifier corresponding to the account identifier of the **account** data, is determined. The **gift certificate** including the certificate identifier is distributed to a owner of the financial account.

USE - For issuing and processing gift certificates.

ADVANTAGE - The **gift certificates** associated with the **credit card** and **financial account**, can be more securely redeemed.

DESCRIPTION OF DRAWINGS - The figure shows the block diagram explaining the gift certificate issuing process.

Title Terms /Index Terms/Additional Words: GIFT; CERTIFY; ISSUE; METHOD; DETERMINE; IDENTIFY; CORRESPOND; ACCOUNT; DATA; ASSOCIATE; FINANCIAL

Class Codes

International Patent Classification					
IPC	Class Level	Scope	Position	Status	Version Date
G06F-0007/08	A	I	L	B	20060101
G06K-0005/00	A	I	F	B	20060101
G06Q-0020/00	A	I		R	20060101
G06Q-0030/00	A	I		R	20060101
G07F-0007/08	A	I		R	20060101
G06F-0007/06	C	I	L	B	20060101
G06K-0005/00	C	I	F	B	20060101
G06Q-0020/00	C	I		R	20060101
G06Q-0030/00	C	I		R	20060101
G07F-0007/08	C	I		R	20060101

ECLA: G06Q-020/00K2B, G06Q-020/00K4P, G06Q-030/00A, G07F-007/08C6

US Classification, Current Main: 235-380000; Secondary: 235-381000

US Classification, Issued: 235380, 235381

File Segment: EPI;

DWPI Class: T01; T05

Manual Codes (EPI/S-X): T01-N01A1; T01-N01A2C; T05-L

Dialog eLink: [Order File History](#)

26/5/4 (Item 4 from file: 350)

DIALOG(R)File 350: Derwent WPIX

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0012962673 *Drawing available*

WPI Acc no: 2003-039780/200303

Related WPI Acc No: 1998-521602

XRPX Acc No: N2003-031140

Prepaid telephone time awarding apparatus for users of casino slot club, stores and accumulates awarded telephone time based on amount of slot machine usage by user, and debits telephone time suitably

Patent Assignee: FINCHAM M M (FINC-I); GELMAN G M (GELM-I); JORASCH J A (JORA-I); TULLEY S C (TULL-I);

WALKER DIGITAL LLC (WALK-N); WALKER J S (WALK-I)

Inventor: FINCHAM M M; GELMAN G M; **JORASCH J A**; TULLEY S C; **WALKER J S**

Patent Family (2 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20020131571	A1	20020919	US 1997820500	A	19970319	200303	B
			US 199844881	A	19980320		
			US 199844882	A	19980320		
			US 199845952	A	19980323		
			US 2001965328	A	20010927		
US 6690779	B2	20040210	US 2001965328	A	20010927	200413	E

Priority Applications (no., kind, date): US 1997820500 A 19970319; US 199844881 A 19980320; US 199844882 A 19980320; US 199845952 A 19980323; US 2001965328 A 20010927

Patent Details

Patent Number	Kind	Lang	Pgs	Draw	Filing Notes	
US 20020131571	A1	EN	15	5	Division of application	US 1997820500
					C-I-P of application	US 199844881
					C-I-P of application	US 199844882
					C-I-P of application	US 199845952
					Division of patent	US 5909486
					C-I-P of patent	US 6327351
					C-I-P of patent	US 6368215
					C-I-P of patent	US 6377669

Alerting Abstract US A1

NOVELTY - A processor receives an identifier of a slot machine user, a slot machine usage amount indication, to award specific telephone time to user. The processor stores and accumulates awarded telephone time. The processor establishes a telephone call in response to a request including identifier and debits amount of awarded telephone time based on cost of the call.

DESCRIPTION - INDEPENDENT CLAIMS are included for the following:

- 1 Medium encoded with telephone time allotment program;
- 2 Telephone time allotment method; and
- 3 Telephone time redeeming method.

USE - For awarding prizes to users of incentive program such as casino slot club, membership card in form of prepaid telecommunication service time.

ADVANTAGE - Encourages players to play the game, since the players are credited with free telephone time, even in small increments valued below minimum win pay out.

DESCRIPTION OF DRAWINGS - The figure shows the block diagram of the prepaid phone card reward program system.

Title Terms /Index Terms/Additional Words: PREPAYMENT; TELEPHONE; TIME; AWARD; APPARATUS; USER; CASINO; SLOT; CLUB; STORAGE; ACCUMULATE; BASED; AMOUNT; MACHINE; DEBIT; SUIT

Class Codes

International Patent Classification					
IPC	Class Level	Scope	Position	Status	Version Date
H04M-015/00			Main		"Version 7"
A63F-009/22; H04M-011/00; H04M-017/00			Secondary		"Version 7"

ECLA: G07F-017/32D

ICL: S07F-017:32A

US Classification, Current Main: 379-144010; Secondary: 379-093130, 379-112010, 379-114010, 379-114100, 379-120000, 379-144050, 379-144060, 463-020000, 463-021000

US Classification, Issued: 379144.01, 379114.01, 379114.1, 379120, 379144.01, 37993.13, 379112.01, 379114.01, 379144.05, 379144.06, 46320, 46321

File Segment: EngPI; EPI;

DWPI Class: T01; T05; W01; W04; P36

Manual Codes (EPI/S-X): T01-N01A1; T01-N01A2C; T01-N01B1; T01-N01D; T01-N02B1B; T01-S03; T05-H02C1; T05-H05E; T05-L02; W01-C05B; W01-C06; W04-X02E

Dialog eLink: [Order File History](#)

26/5/5 (Item 5 from file: 350)

DIALOG(R)File 350: Derwent WPIX

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0011175273 *Drawing available*

WPI Acc no: 2002-113053/200215

Related WPI Acc No: 2001-181020; 2001-243385; 1998-348758; 2006-745127; 2006-745128; 2006-745129

XRFX Acc No: N2002-084153

Redemption voucher processing method involves generating redemption voucher with voucher identifier, which is negotiable upon receipt by credit card owner and redeeming the voucher

Patent Assignee: WALKER DIGITAL LLC (WALK-N)

Inventor: **JINDAL S K; WALKER J S**

		Patent Filing in 109 countries		19990305			
Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 6330544	B1	20011211	US 1997858738	A	19970519	200215	B

Priority Applications (no., kind, date): US 1997858738 A 19970519; US 1999263617 A 19990305

Patent Details					
Patent Number	Kind	Lang	Pgs	Draw	Filing Notes
US 6330544	B1	EN	30	13	Division of application US 1997858738

Alerting Abstract US B1

NOVELTY - A **redemption voucher** identifier is generated corresponding to **credit card account identifier**. A **redemption voucher** with **voucher** identifier, which is immediately negotiable upon receipt by a credit card owner is generated and provided to the owner. The **redemption voucher** is redeemed by determining whether **credit card account** has available credit to cover redemption and the **account identifier** is not present on the **redemption voucher**.

DESCRIPTION - An **INDEPENDENT CLAIM** is also included for redemption voucher processing system.

USE - For processing redemption vouchers such as gift certificates used in conjunction with credit cards.

ADVANTAGE - Facilitates the credit card owners to obtain and benefit from redemption vouchers that may be used at designated merchants or at any outlet of goods and services.

DESCRIPTION OF DRAWINGS - The figure shows the block diagram of redemption voucher processing system.

Title Terms /Index Terms/Additional Words: VOUCHER; PROCESS; METHOD; GENERATE; IDENTIFY ; NEGOTIATE; RECEIPT; CREDIT; CARD; OWNER

Class Codes

International Patent Classification					
IPC	Class Level	Scope	Position	Status	Version Date
G06Q-0020/00	A	I		R	20060101
G06Q-0030/00	A	I		R	20060101
G06Q-0020/00	C	I		R	20060101
G06Q-0030/00	C	I		R	20060101

ECLA: G06Q-020/00K4P, G06Q-030/00A

US Classification, Current Main: 705-014000; Secondary: 235-380000, 705-016000, 705-030000, 705-035000 , 705-044000

US Classification, Issued: 70516, 70530, 70535, 70544, 235380, 70514

File Segment: EPI;

DWPI Class: T01

Manual Codes (EPI/S-X): T01-N01A1; T01-N01A2A

Dialog eLink: [Order File History](#)

26/5/6 (Item 6 from file: 350)

DIALOG(R)File 350: Derwent WPIX

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0010636423 *Drawing available*

WPI Acc no: 2001-243385/200125

Related WPI Acc No: 1998-348758; 2001-181020; 2002-113053; 2006-745127; 2006-745128; 2006-745129

XRPX Acc No: N2001-173154

Gift certificate issuing method for transaction processing, involves determining certificate identifier and producing gift certificate including determined certificate identifier for distributing to owner

Patent Assignee: WALKER DIGITAL LLC (WALK-N)

Inventor: **JORASCH J A; LECH R R; TEDESCO D E; WALKER J S**

Patent Family (1 patents, 1 countries)							
Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 6193155	B1	20010227	US 1996762128	A	19961209	200125	B
			US 1997858738	A	19970519		
			US 1997997680	A	19971223		

Priority Applications (no., kind, date): US 1996762128 A 19961209; US 1997858738 A 19970519; US 1997997680 A 19971223

Patent Details						
Patent Number	Kind	Lang	Pgs	Draw	Filing Notes	
US 6193155	B1	EN	28	14	C-I-P of application	US 1996762128
					C-I-P of application	US 1997858738
					C-I-P of patent	US 5798508

Alerting Abstract US B1

NOVELTY - The stored account data associated with the financial account and including an account identifier, is identified and accessed and a corresponding certificate identifier is determined. A gift certificate including certificate identifier is produced and distributed to owner of the financial account.

DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

- A Method of redeeming gift certificate;
- B Method of authorizing the redemption of gift certificate;
- C Method of utilizing gift certificate;
- D Computer readable storage medium;
- E Apparatus for issuing, redeeming and authorizing redemption of gift certificate;
- F System for issuing redeeming and authorizing redemption of gift certificate

USE - For use in transaction processing in conjunction with credit card accounts.

ADVANTAGE - Securely redeems and issues **gift certificates** utilizing a secure alias **account identifier**.

DESCRIPTION OF DRAWINGS - The figure shows the pictorial view of gift certificate.

Title Terms /Index Terms/Additional Words: GIFT; CERTIFY; ISSUE; METHOD; TRANSACTION; PROCESS; DETERMINE; IDENTIFY; PRODUCE; DISTRIBUTE; OWNER

Class Codes

G06Q-0020/00	International	Patent	Classification	20060101		
G06Q-0030/00	Class Level	Scope	Position	Status	20060101	Version Date
G07F-0007/08	C	I		B	20060101	
G06Q-0030/00	A	I		R	20060101	
G07F-0007/08	A	I		R	20060101	

ECLA: G06Q-020/00K2B, G06Q-020/00K4P, G06Q-030/00A, G07F-007/08C6
US Classification, Current Main: 235-381000; Secondary: 705-044000, 902-022000
US Classification, Issued: 90222, 70544, 235381
 File Segment: EPI;
 DWPI Class: T01; T05
 Manual Codes (EPI/S-X): T01-H07C5S; T01-J05A1; T01-J12C; T05-H02C3; T05-L02

Dialog eLink: [Order File History](#)
 26/5/7 (Item 7 from file: 350)
 DIALOG(R)File 350: Derwent WPIX
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0008968337 *Drawing available*
 WPI Acc no: 1998-521602/199844
 Related WPI Acc No: 2003-039780
 XRPX Acc No: N1998-407364

Telephone time awarding system e.g. for using service - has slot machines each having connected integrated with slot card reader and networking to slot network server to transmit digitally encoded data and other information between each other

Patent Assignee: WALKER ASSET MANAGEMENT LP (WALK-N); WALKER DIGITAL LLC (WALK-N)
 Inventor: **JORASCH J A; WALKER J S**

Patent Family (7 patents, 79 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
WO 1998042123	A1	19980924	WO 1998US5305	A	19980319	199844	B
AU 199867628	A	19981012	AU 199867628	A	19980319	199907	E
US 5909486	A	19990601	US 1997820500	A	19970319	199929	E
US 6229879	B1	20010508	US 1997820500	A	19970319	200128	E
			US 199844883	A	19980320		
US 6327351	B1	20011204	US 1997820500	A	19970319	200203	E
			US 199845952	A	19980323		
US 6368215	B1	20020409	US 1997820500	A	19970319	200227	E
			US 199844882	A	19980320		
US 6377669	B1	20020423	US 1997820500	A	19970319	200232	E
			US 199844881	A	19980320		

Priority Applications (no., kind, date): US 1997820500 A 19970319; US 199844881 A 19980320; US 199844882 A 19980320; US 199844883 A 19980320; US 199845952 A 19980323

Regional	Patent Details																								Filing Notes											
Patent Number	AT	BE	CH	DE	DK	EA	ES	FI	FR	GB	GR	IE	IT	KE	LS	LU	MC	MW	NL	OA	PT	SD	SE	SZ												
States Original	US	CA	JP	IL	IN	IS	RU	SG	TH	TR	UA	US	VE	ZA	ZW																					
WO 1998042123	A1																																			
AU 199867628	A																																			
National Designated	AL	AM	AT	AU	AZ	BA	BB	BG	BR	BY	CA	CH	CN	CZ	DE	DK	EE	ES	FI	GB	GE	GR	GM	GW												
US 6229879	BU	ID	IL	IS	JP	KE	KG	KP	KR	KZ	LU	LV	MD	MG	ML	MM	MO	MT	MU	NL	NO	NZ	PL													
States Original	PT	RO	RU	SD	SE	SG	SI	SK	SL	TJ	TM	TR	TT	UA	UG	UZ	VN	YU	ZW																	

				Division of patent	US 5909486
US 6327351	B1	EN		Division of application	US 1997820500
US 6368215	B1	EN		Division of application	US 1997820500
US 6377669	B1	EN		Division of application	US 1997820500

Alerting Abstract WO A1

The system comprises a controller to receive a number which identifies a user of a service. A memory is connected to the controller and contains a data record associated with the user identifier in which is stored and accumulated telephone time allocated by the controller based on the amount of usage of the service. A communication port receives a telephone call from the user. A second communication port establishes a telephone connection to a called party. A telephone switch is coupled to the two communication ports. A caller interface is connected to the first communication port and the telephone switch requests and receives the user identifier and a telephone number of a party to be called from the user.

The controller is adapted to configure the telephone switch to establish the telephone connection between the user and the called party based on the received user identifier and telephone number, and to debit the data record associated with the received user identifier by an amount based on the cost of the telephone call.

ADVANTAGE - Provides players small reward for playing machine from one second to few minutes of phone time.

Title Terms /Index Terms/Additional Words: TELEPHONE; TIME; AWARD; SYSTEM; SERVICE; SLOT; MACHINE; CONNECT; INTEGRATE; CARD; READ; NETWORK; SERVE; TRANSMIT; DIGITAL; ENCODE; DATA; INFORMATION

Class Codes

International Patent Classification					
IPC	Class Level	Scope	Position	Status	Version Date
G07F-0017/32	A	I		R	20060101
G07F-0017/32	C	I		R	20060101

ECLA: G07F-017/32D

ICO: S07F-017:32A

US Classification, Current Main: 379-088010, 379-114110, 379-144050, 463-020000; Secondary: 273-237000 , 379-088210, 379-093130, 379-112010, 379-114010, 379-114100, 379-114130, 379-114150, 379-114170, 379-114180, 379-114200, 379-124000, 379-144060, 379-154000, 463-001000, 463-012000, 463-020000, 463-021000

US Classification, Issued: 379144, 37993.13, 379112, 379124, 379154, 273237, 4631, 46312, 37988, 37988.21, 379201, 379144.05, 37993.13, 379112.01, 379114.01, 379144.06, 37988.21, 46320, 46321, 46320, 379144.05, 37993.13, 379112.01, 379114.01, 379144.06, 46320, 46321

File Segment: EngPI; EPI;

DWPI Class: T01; T05; W01; P36

Manual Codes (EPI/S-X): T01-H07C5S; T01-J05B; T01-J08C; T05-H05C; W01-C06; W01-C07A

Dialog eLink: [Order File History](#)

22/3K/1 (Item 1 from file: 349)

DIALOG(R)File 349: PCT FULLTEXT

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01672752

DETERMINING AND SELLING OUTCOMES FOR TABLE GAMES TO BE VIEWED REMOTELY
DETERMINATION ET VENTE DE RESULTATS DE JEUX DE HASARD A VISUALISER A DISTANCE

Patent Applicant/Patent Assignee:

- **WALKER DIGITAL LLC**
Two High Park, Stamford, CT 06905; US; US (Residence); US (Nationality); (For all designated states except: US)

Patent Applicant/Inventor:

- **WALKER Jay S**
260 Oscaleta Road, Ridgefield, CT 06877; US; US (Residence); US (Nationality); (Designated only for: US)
- **WALKER Jay S...**

Legal Representative:

- **DAVENPORT Taylor M et al(agent)**
Walker Digital Management, Llc, Two High Ridge Park, Stamford, CT 06905; US;

	Country	Number	Kind	Date
Patent	WO	200870623	A2-A3	20080612
Application	WO	2007US86281		20071203
Priorities	US	2006868473		20061204
	US	2007936205		20071107

Designated States: (All protection types applied unless otherwise stated - for applications 2004+)

AE; AG; AL; AM; AT; AU; AZ; BA; BB; BG;
BH; BR; BW; BY; BZ; CA; CH; CN; CO; CR;
CU; CZ; DE; DK; DM; DO; DZ; EC; EE; EG;
ES; FI; GB; GD; GE; GH; GM; GT; HN; HR;
HU; ID; IL; IN; IS; JP; KE; KG; KM; KN;
KP; KR; KZ; LA; LC; LK; LR; LS; LT; LU;
LY; MA; MD; ME; MG; MK; MN; MW; MX; MY;
MZ; NA; NG; NI; NO; NZ; OM; PG; PH; PL;
PT; RO; RS; RU; SC; SD; SE; SG; SK; SL;
SM; SV; SY; TJ; TM; TN; TR; TT; TZ; UA;
UG; US; UZ; VC; VN; ZA; ZM; ZW;

[EP] AT; BE; BG; CH; CY; CZ; DE; DK; EE; ES;
FI; FR; GB; GR; HU; IE; IS; IT; LT; LU;
LV; MC; MT; NL; PL; PT; RO; SE; SI; SK;
TR;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GQ; GW;
ML; MR; NE; SN; TD; TG;

[AP] BW; GH; GM; KE; LS; MW; MZ; NA; SD; SL;

SZ; TZ; UG; ZM; ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;

International Patent Classes (Version 8/R)

IPC	Level	Value	Position	Status	Version	Action	Source	Office
...US								
G06F-0017/00...								

Language Publication Language: English

Filing Language: English

Fulltext word count: 67929

Detailed Description:

...being based on the redemption value. In yet another example, a check may be mailed to a player. In another example, an electronic and/or **financial account** associated with the player may be credited based on the redemption value. In some embodiments, a redemption value may correspond to a physical prize to be provided to the player (e.g., a coupon, piece of jewelry, discount booklet, **gift certificate** or other tangible item). In such embodiments, step 2740 may comprise authorizing a casino attendant to provide the prize to the player. Step 2740 may...

Dialog eLink: [Order](#) [File](#) [History](#)

22/3K/2 (Item 2 from file: 349)

DIALOG(R)File 349: PCT FULLTEXT

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01564614

METHODS AND SYSTEMS OF DETERMINING AND SELLING REMOTELY VIEWED WAGERING GAME OUTCOMES

PROCEDE ET SYSTEMES DE DETERMINATION ET DE VENTE DE RESULTATS DE JEUX DE PARIS CONSULTABLES A DISTANCE

Patent Applicant/Patent Assignee:

- **WALKER DIGITAL LLC**
Two High Ridge Park, Stamford, CT 06905; US; US (Residence); US (Nationality); (For all designated states except: US)

Patent Applicant/Inventor:

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260 Osceola Road, Ridgefield, CT 06877; US; US (Residence); US (Nationality); (Designated only for: US)
- **JORASCH James A**
240 East 39th Street, Apt 42B, New York, NY 10016; US; US (Residence); US (Nationality); (Designated only for: US)

- **TEDESCO Robert**
1951 Congress Street, Fairfield, CT 06824; US; US (Residence); US (Nationality); (Designated only for: US)
- **WALKER Jay S...**...Designated only for: US)
- **JORASCH James A...**

Legal Representative:

- **FILIPEK Stephan J et al(agent)**
Walker Digital Management, Llc, Two High Ridge Park, Stamford, CT 06905; US;

	Country	Number	Kind	Date
Patent	WO	2007109675	A2-A3	20070927
Application	WO	2007US64419		20070320
Priorities	US	2006386004		20060321

Designated States: (All protection types applied unless otherwise stated - for applications 2004+)

AE; AG; AL; AM; AT; AU; AZ; BA; BB; BG;
BH; BR; BW; BY; BZ; CA; CH; CN; CO; CR;
CU; CZ; DE; DK; DM; DZ; EC; EE; EG; ES;
FI; GB; GD; GE; GH; GM; GT; HN; HR; HU;
ID; IL; IN; IS; JP; KE; KG; KM; KN; KP;
KR; KZ; LA; LC; LK; LR; LS; LT; LU; LY;
MA; MD; MG; MK; MN; MW; MX; MY; MZ; NA;
NG; NI; NO; NZ; OM; PG; PH; PL; PT; RO;
RS; RU; SC; SD; SE; SG; SK; SL; SM; SV;
SY; TJ; TM; TN; TR; TT; TZ; UA; UG; US;
UZ; VC; VN; ZA; ZM; ZW;

[EP] AT; BE; BG; CH; CY; CZ; DE; DK; EE; ES;
FI; FR; GB; GR; HU; IE; IS; IT; LT; LU;
LV; MC; MT; NL; PL; PT; RO; SE; SI; SK;
TR;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GQ; GW;
ML; MR; NE; SN; TD; TG;

[AP] BW; GH; GM; KE; LS; MW; MZ; NA; SD; SL;
SZ; TZ; UG; ZM; ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;

International Patent Classes (Version 8/R)

IPC	Level	Value	Position	Status	Version	Action	Source	Office
...US								
G06F-0017/00... ..US								

IPC	Level	Value	Position	Status	Version	Action	Source	Office
G06F-0019/00...								

Language Publication Language: English

Filing Language: English

Fulltext word count: 77464

Detailed Description:

...being based on the redemption value. In yet another example, a check may be mailed to a player. In another example, an electronic and/or **financial account** associated with the player may be credited based on the redemption value. In some embodiments, a redemption value may correspond to a physical prize to be provided to the player (e.g., a coupon, piece of jewelry, discount booklet, **gift certificate** or other tangible item). In such embodiments, step 2340 may comprise authorizing a casino attendant to provide the prize to the player. Step 2340 may...

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22/3K/3 (Item 3 from file: 349)

DIALOG(R)File 349: PCT FULLTEXT

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01302218

PRODUCTS AND PROCESSES FOR PROVIDING OFFERS FOR PRODUCTS DISPENSED FROM A DISPENSING DEVICE

PRODUITS ET PROCESSUS POUR GENERER DES OFFRES POUR DES PRODUITS DISTRIBUES PAR UN DISTRIBUTEUR AUTOMATIQUE

Patent Applicant/Patent Assignee:

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1177 High Ridge Road, Suite 128, Stamford, CT 06905; US; US(Residence); US(Nationality); (For all designated states except: US)

Patent Applicant/Inventor:

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260 Oscaleta Road, Ridgefield, CT 06877; US; US(Residence); US(Nationality); (Designated only for: US)
- **BREITENBACH Paul T**
33 Hillbrook Road, Wilton, CT 06897; US; US(Residence); US(Nationality); (Designated only for: US)
- **TEDESCO Daniel E**
Two Arden Lane, Huntington, CT 06484; US; US(Residence); US(Nationality); (Designated only for: US)
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- **SAMMON Russell P**
285 Sunshine Drive, Pacifica, CA 94044; US; US(Residence); US(Nationality); (Designated only for: US)

- **GELMAN Geoffrey M**
1134 HBS Student Mail Center, Boston, MA 02163; US; US(Residence); US(Nationality); (Designated only for: US)
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125 Florida Road, Ridgefield, CT 06877; US; US(Residence); US(Nationality); (Designated only for: US)
- **BOOTH Leonardo A**
83 Blake Street, New Haven, CT 06511; US; US(Residence); US(Nationality); (Designated only for: US)
- **SANTISI Steven M**
80 Lounsbury Lane, Ridgefield, CT 06877; US; US(Residence); US(Nationality); (Designated only for: US)
- **WALKER Jay S...**...Designated only for: US)
- **TEDESCO Daniel E...**...Designated only for: US)
- **JORASCH James A...**

Legal Representative:

- **ALDERUCCI Dean P(et al)(agent)**
Walker Digital Management, LLC, Five High Ridge Road, Stamford, CT 06905; US;

	Country	Number	Kind	Date
Patent	WO	2005109286	A1	20051117
Application	WO	2005US15572		20050504
Priorities	US	2004568057		20040504

Designated States: (All protection types applied unless otherwise stated - for applications 2004+)

AE; AG; AL; AM; AT; AU; AZ; BA; BB; BG;
BR; BW; BY; BZ; CA; CH; CN; CO; CR; CU;
CZ; DE; DK; DM; DZ; EC; EE; EG; ES; FI;
GB; GD; GE; GH; GM; HR; HU; ID; IL; IN;
IS; JP; KE; KG; KM; KP; KR; KZ; LC; LK;
LR; LS; LT; LU; LV; MA; MD; MG; MK; MN;
MW; MX; MZ; NA; NI; NO; NZ; OM; PG; PH;
PL; PT; RO; RU; SC; SD; SE; SG; SK; SL;
SM; SY; TJ; TM; TN; TR; TT; TZ; UA; UG;
US; UZ; VC; VN; YU; ZA; ZM; ZW;

[EP] AT; BE; BG; CH; CY; CZ; DE; DK; EE; ES;
FI; FR; GB; GR; HU; IE; IS; IT; LT; LU;
MC; NL; PL; PT; RO; SE; SI; SK; TR;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GQ; GW;
ML; MR; NE; SN; TD; TG;

[AP] BW; GH; GM; KE; LS; MW; MZ; NA; SD; SL;
SZ; TZ; UG; ZM; ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;

Main International Patent Classes (Version 7):

IPC	Level
G06F-017/60	Main
G06F-017/00	

Language Publication Language: English

Filing Language: English

Fulltext word count: 21056

Detailed Description:

...recognizes a customer in its proximity by receiving a card belonging to the customer. The card may be, e.g., a card corresponding to a **financial account** (e.g., a credit card, debit card, ATM card), a player-tracking card, a frequent shopper card, a **prepaid account card** (e.g., a card that enables customers to prepay for vending machine products and redeem such products over time).

[154] The benefit-dispensing device 106...

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22/3K/4 (Item 4 from file: 349)

DIALOG(R)File 349: PCT FULLTEXT

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01250355

MARKETING SYSTEM EMPLOYING VENDING MACHINES

SYSTEME DE COMMERCIALISATION EMPLOYANT DES DISTRIBUTEURS AUTOMATIQUES

Patent Applicant/Patent Assignee:

- **WALKER DIGITAL LLC**
Suite 128, 1177 High Ridge Road, Stamford, CT 06905; US; US (Residence); US (Nationality); (For all designated states except: US)

Patent Applicant/Inventor:

- **WALKER Jay S**
260 Oscaleta Road, Ridgefield, CT 06877; US; US (Residence); US (Nationality); (Designated for all)
- **BREITENBACH Paul T**
33 Hillbrook Road, Wilton, CT 06897; US; US (Residence); US (Nationality); (Designated for all)
- **TEDESCO Daniel E**
Two Arden Lane, Huntington, CT 06484; US; US (Residence); US (Nationality); (Designated for all)
- **GELMAN Geoffrey M**
1134 HBS Student Mail Center, Boston, MA 02163; US; US (Residence); US (Nationality); (Designated for all)

- **TEDESCO Robert C**
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- **WALKER Jay S...**...Designated for all)
- **TEDESCO Daniel E...**

Legal Representative:

- **ALDERUCCI Dean P et al(agent)**
Walker Digital Management, LLC, Five High Ridge Road, Stamford, CT 06905; US;

	Country	Number	Kind	Date
Patent	WO	200557375	A2-A3	20050623
Application	WO	2004US41395		20041209
Priorities	US	2003527987		20031209

Designated States: (All protection types applied unless otherwise stated - for applications 2004+)

AE; AG; AL; AM; AT; AU; AZ; BA; BB; BG;
BR; BW; BY; BZ; CA; CH; CN; CO; CR; CU;
CZ; DE; DK; DM; DZ; EC; EE; EG; ES; FI;
GB; GD; GE; GH; GM; HR; HU; ID; IL; IN;
IS; JP; KE; KG; KP; KR; KZ; LC; LK; LR;
LS; LT; LU; LV; MA; MD; MG; MK; MN; MW;
MX; MZ; NA; NI; NO; NZ; OM; PG; PH; PL;
PT; RO; RU; SC; SD; SE; SG; SK; SL; SY;
TJ; TM; TN; TR; TT; TZ; UA; UG; US; UZ;
VC; VN; YU; ZA; ZM; ZW;

[EP] AT; BE; BG; CH; CY; CZ; DE; DK; EE; ES;
FI; FR; GB; GR; HU; IE; IS; IT; LT; LU;
MC; NL; PL; PT; RO; SE; SI; SK; TR;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GQ; GW;
ML; MR; NE; SN; TD; TG;

[AP] BW; GH; GM; KE; LS; MW; MZ; NA; SD; SL;
SZ; TZ; UG; ZM; ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;

Main International Patent Classes (Version 7):

IPC Level
G06F Main

Language Publication Language: English

Filing Language: English

Fulltext word count: 26743

Detailed Description:

...providing a benefit in return. Examples of consideration include coins, bills, credit card payments, debit card payments, smart card payments, payments from a cell phone, **gift certificates**, and **coupons**. In addition, a vending machine may treat as consideration a promotional code, in return for which the vending machine may provide a benefit. A vending machine may also treat as consideration a customer identifier, such as an email address, fingerprint, or **credit card account number**, where the vending machine later has the ability to collect from the customer based on the identifier. The benefit provided by a vending machine may...

Dialog eLink: [Order File History](#)

22/3K/5 (Item 5 from file: 349)

DIALOG(R)File 349: PCT FULLTEXT

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00766118

REDEMPTION SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK
SYSTEMES ET PROCEDES D'ENCAISSEMENT, LORS DE L'ENTREE EN POSSESSION PAR UN ACHETEUR, CHEZ UN DETAILLANT, D'UN PRODUIT ACHETE PAR L'INTERMEDIAIRE D'UN RESEAU DE TELECOMMUNICATIONS

Patent Applicant/Patent Assignee:

- **WALKER DIGITAL LLC**
One High Ridge Park, Stamford, CT 06905; US; US(Residence); US(Nationality); (For all designated states except: US)

Patent Applicant/Inventor:

- **WALKER Jay S**
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- **MIK Magdalena**
10 South New Street, Greenwich, CT 06830; US; US(Residence); US(Nationality); (Designated only for: US)
- **VAN LUCHIENE Andrew S**
9 Greenwood Place, Norwalk, CT 06854; US; US(Residence); US(Nationality); (Designated only for: US)
- **OTTO Jonathan**
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- **WALKER Jay S...**...Designated only for: US

- **TEDESCO Daniel E...**

Legal Representative:

- **BUCKLEY Patrick J(et al)(agent)**
Walker Digital Corporation, Five High Ridge Park, Stamford, CT 06905; US;

	Country	Number	Kind	Date
Patent	WO	200079495	A2	20001228
Application	WO	2000US16998		20000621
Priorities	US	99337906		19990622
	US	99388723		19990902

Designated States: (Protection type is "Patent" unless otherwise stated - for applications prior to 2004)

AE, AG, AL, AM, AT, AU, AZ, BA, BB, BG,
BR, BY, BZ, CA, CH, CN, CR, CU, CZ, DE,
DK, DM, DZ, EE, ES, FI, GB, GD, GE, GH,
GM, HR, HU, ID, IL, IN, IS, JP, KE, KG,
KP, KR, KZ, LC, LK, LR, LS, LT, LU, LV,
MA, MD, MG, MK, MN, MW, MX, MZ, NO, NZ,
PL, PT, RO, RU, SD, SE, SG, SI, SK, SL,
TJ, TM, TR, TT, TZ, UA, UG, US, UZ, VN,
YU, ZA, ZW

[EP] AT; BE; CH; CY; DE; DK; ES; FI; FR; GB;
GR; IE; IT; LU; MC; NL; PT; SE;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GW; ML;
MR; NE; SN; TD; TG;

[AP] GH; GM; KE; LS; MW; MZ; SD; SL; SZ; TZ;
UG; ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;

Main International Patent Classes (Version 7):

IPC	Level
G06F-017/60	Main

Language Publication Language: English

Filing Language: English

Fulltext word count: 25866

Detailed Description:

...41 0 (e.g., the retailer) may periodically update the purchasing system device 300 (using a batch process) to let the purchasing system track the **redemption of vouchers**. At 2302, transaction data and a redemption code are received. Note that the transaction data may include the buyer's **credit card number**, the retailer **identifier**, or other data elements that are used in the attempt verify the redemption code. A hash formula is retrieved from data storage device at 2304...as redemption codes.

Note that a retailer may want to determine the validity of a purchasing system voucher to prevent fraudulent use, such as over-**redemption** of a **voucher**, by unscrupulous buyers. For example, consider a buyer who establishes a \$200 price with a manufacturer for a television. A hold is put on the... ..can verify a voucher at the POS when a customer is attempting to take possession of a product

48

using a voucher (including a pseudo **credit card account number**) without special equipment.

According to this embodiment of the present invention, the retailer communicates with the purchasing system 300 at the time of redemption over...

Dialog eLink: [Order File History](#)

22/3K/6 (Item 6 from file: 349)

DIALOG(R)File 349: PCT FULLTEXT

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00766082

SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK
SYSTEMES ET PROCEDES DE REGLEMENT CONSISTANT POUR UN ACHETEUR A PRENDRE POSSESSION AU NIVEAU D'UN DETAILLANT D'UN PRODUIT ACHETE AU MOYEN D'UN RESEAU DE COMMUNICATION

Patent Applicant/Patent Assignee:

- **WALKER DIGITAL LLC**
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Patent Applicant/Inventor:

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- **VAN LUCHENE Andrew S**
9 Greenwood Place, Norwalk, CT 06854; US; US(Residence); US(Nationality); (Designated only for: US)
- **MIK Magdalena**
10 South New Street, Greenwich, CT 06830; US; US(Residence); US(Nationality); (Designated only for: US)
- **TEDESCO Daniel E**
49 Kings Highway North, Westport, CT 06880; US; US(Residence); US(Nationality); (Designated only for: US)

- **LEVITAN Ian**
42 Church Hill Avenue, Westmount, Quebec H3Y 2Z9; CA; CA(Residence); CA(Nationality); (Designated only for: US)
- **WALKER Jay S...**...Designated only for: US)
- **TEDESCO Daniel E...**

Legal Representative:

- **DUGAN Brian M**
Intellectual Property Department, Walker Digital Corporation, Five High Ridge Park, Stamford, CT 06905; US;

	Country	Number	Kind	Date
Patent	WO	200079458	A2	20001228
Application	WO	2000US16983		20000621
Priorities	US	99337906		19990622
	US	99348566		19990707

Designated States: (Protection type is "Patent" unless otherwise stated - for applications prior to 2004)

AE, AG, AL, AM, AT, AU, AZ, BA, BB, BG,
BR, BY, BZ, CA, CH, CN, CR, CU, CZ, DE,
DK, DM, DZ, EE, ES, FI, GB, GD, GE, GH,
GM, HR, HU, ID, IL, IN, IS, JP, KE, KG,
KP, KR, KZ, LC, LK, LR, LS, LT, LU, LV,
MA, MD, MG, MK, MN, MW, MX, MZ, NO, NZ,
PL, PT, RO, RU, SD, SE, SG, SI, SK, SL,
TJ, TM, TR, TT, TZ, UA, UG, US, UZ, VN,
YU, ZA, ZW

[EP] AT; BE; CH; CY; DE; DK; ES; FI; FR; GB;
GR; IE; IT; LU; MC; NL; PT; SE;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GW; ML;
MR; NE; SN; TD; TG;

[AP] GH; GM; KE; LS; MW; MZ; SD; SL; SZ; TZ;
UG; ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;

Main International Patent Classes (Version 7):

IPC	Level
G06F-017/60	Main

Language Publication Language: English

Filing Language: English

Fulltext word count: 33044

Detailed Description:

...and be assigned a unique four digit code. The purchasing system then issues redemption codes that are in the format of a conventional sixteen digit **credit card account code**, with the first four digits identifying the purchasing system. When a customer arrives at a retailer to take possession of a product, the retailer enters the redemption code into the CAT as if it was a conventional **credit card account number**. The retailer transmit the redemption code and an appropriated retailer identifier to a credit card processing system. The credit card processing system recognizes that the... ..authorization to the purchasing system, including the redemption code and the retailer The purchasing system retrieves the buver's record, based on the received

1

redemption code, and **checks** to see whether the redemption code is valid (e.g. has

29

been issued but not yet redeemed), and that the received retailer identifies one... ..this time.

Note that a retailer may want to determine the validity of a voucher at the POS to prevent fraudulent use, such as over-**redemption** of a **voucher**, by unscrupulous buyers. For example, consider a buyer who establishes a \$200 price with a manufacturer for a television. A hold is put on the...the purchasing system at 1
reta the time of

redemption through other networks, such as the Internet. Note also that each issued and outstanding pseudo **credit card number** redemption **code** may be associated with a unique transaction, and, according to one embodiment of the present invention, the purchasing system device 3 1 0 tracks available pseudo **credit card numbers**. In another embodiment, a printed voucher may include: (i) the issued redemption code in the format of a payment number; (ii) the product identifier and ...

Dialog eLink: [Order File History](#)

22/3K/7 (Item 7 from file: 349)

DIALOG(R)File 349: PCT FULLTEXT

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00766038

PURCHASING SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK
SYSTEMES ET PROCEDES D'ACHAT OU UN ACHETEUR PREND POSSESSION CHEZ UN DETAILLANT D'UN PRODUIT ACHETE AU MOYEN D'UN RESEAU DE COMMUNICATION

Patent Applicant/Patent Assignee:

- **WALKER DIGITAL LLC**
One High Ridge Park, Stamford, CT 06905; US; US(Residence); US(Nationality); (For all designated states except: US)

Patent Applicant/Inventor:

- **WALKER Jay S**
124 Spectacle Lane, Ridgefield, CT 06877; US; US(Residence); US(Nationality); (Designated only for: US)
- **VAN LUCHENE Andrew S**
9 Greenwood Place, Norwalk, CT 06854; US; US(Residence); US(Nationality); (Designated only for: US)

- **MIK Magdalena**
10 South Street, Greenwich, CT 06830; US; US(Residence); US(Nationality); (Designated only for: US)
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- **WALKER Jay S... ..Designated only for: US)**
- **TEDESCO Daniel E...**

Legal Representative:

- **DUGAN Brian M(et al)(agent)**
Walker Digital Corporation, Intellectual Property Department, Five High Ridge Park, Stamford, CT 06905; US;

	Country	Number	Kind	Date
Patent	WO	200079410	A2	20001228
Application	WO	2000US12640		20000509
Priorities	US	99337906		19990622

Designated States: (Protection type is "Patent" unless otherwise stated - for applications prior to 2004)

AE, AG, AL, AM, AT, AU, AZ, BA, BB, BG,
BR, BY, CA, CH, CN, CR, CU, CZ, DE, DK,
DM, DZ, EE, ES, FI, GB, GD, GE, GH, GM,
HR, HU, ID, IL, IN, IS, JP, KE, KG, KP,
KR, KZ, LC, LK, LR, LS, LT, LU, LV, MA,
MD, MG, MK, MN, MW, MX, NO, NZ, PL, PT,
RO, RU, SD, SE, SG, SI, SK, SL, TJ, TM,
TR, TT, TZ, UA, UG, US, UZ, VN, YU, ZA,
ZW

[EP] AT; BE; CH; CY; DE; DK; ES; FI; FR; GB;
GR; IE; IT; LU; MC; NL; PT; SE;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GW; ML;
MR; NE; SN; TD; TG;

[AP] GH; GM; KE; LS; MW; SD; SL; SZ; TZ; UG;
ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;

Main International Patent Classes (Version 7):

IPC	Level
G06F-017/60	Main

Language Publication Language: English
Filing Language: English

Detailed Description:

...whether the retailer is acting as the seller in addition to acting as the store where the buyer is taking possession of the product.

Pseudo **Credit Card Account Numbers** as RedeMption Codes

40

FIGS. 2 1 A to 2 1 D are tabular representations of portions of databases that ...the purchasing system device 3 1 0 and be used to issue, track and authorize the redemption of redemption codes in the format of a **credit card account number**, in accordance with one embodiment of the present invention. Note that a retailer may want to determine the validity of a voucher at the POS to prevent fraudulent use, such as over-**redemption** of a **voucher**, by unscrupulous buyers. For example, consider a buyer who establishes a \$200 price with a manufacturer for a television. A hold is put on the... ..retailer can verify a voucher at the POS when a customer is attempting to take possession of a product using a voucher (including a pseudo **credit card account number**) without special equipment. According to one embodiment, the retailer may communicate with the purchasing system 3 1 0 at the time of redemption over the...

III. Text Search Results from Dialog

A. Patent Files, Abstract

Set	Items	Description
S1	96882	(CREDIT()CARD? ? OR CREDITCARD? ? OR BANK OR CHECKING OR SAVINGS OR FINANCIAL OR MONEY()MARKET OR DEPOSIT OR ACCOUNT OR FUND? ?) (2W) (ACCOUNT? ? OR IDENTIFIER OR IDENTIFIERS OR NUMBER OR NUMBERS OR PASSWORD? ? OR SUFFIX OR CODE OR CODES OR ID OR IDS)
S2	13021	GIFTCARD OR GIFTCARDS OR E()CARD? ? OR ECARD? ? OR (PREPAID OR PRE()PAID OR PRE()DENOMINATED OR PREDENOMINATED OR GIFT OR MERCHANDI? ? OR STORED()VALUE OR REDEMPTION) (2W) (CARD OR CARDS OR CERTIFICATE OR CERTIFICATES OR CHECK? ? OR CHEQUE? ? OR VOUCHER? ? OR COUPON? ? OR CHIT OR CHITS)
S3	409459	(REDEMPTION OR REDEEM??? OR CASH()IN OR BALANCE OR DISCHARG??? OR MONETARY OR DOLLAR OR CASH OR FACE OR DENOMINATION OR BARTER OR REFUND OR WITHDRAW?? OR PAY()OUT OR TRANSFER? OR SURRENDER OR DESIRED) (3N) (VALUE? ? OR AMOUNT? ? OR PRICE? ? OR BALANCE? ? OR WORTH OR DENOMINATION)
S4	11126	S3 (3N) (MOST OR GREAT??? OR MAXIM?? OR ULTIMATE OR UTMOST OR UTTERMOST OR HIGH??? OR TOP)
S5	2454	AU=(WALKER, J? OR WALKER J? OR WALKER (1N) (J OR JAY) OR TEDESCO, D? OR TEDESCO D? OR TEDESCO (1N) (D OR DANIEL) OR JORASCH, J? OR JORASCH J? OR JORASCH (1N) (J OR JAMES) OR LECH, R? OR LECH R? OR LECH (1N) (R OR ROBERT) OR JINDAL, S? OR JINDAL S? OR JINDAL (1N) (S OR SANJAY))
S6	1578484	IC=(G06F OR G07G)
S7	1620	S1 AND S2
S8	517	S7 AND S3
S9	78	S8 NOT AY>1996
S10	0	S9 AND S4
S11	43	S9 AND S6
S12	625	S1 (5N) S2
S13	17	S11 AND S12
S14	76	S12 NOT AY>1996
S15	5753	ACCOUNT (1W) (IDENTIFIER OR IDENTIFIERS OR NUMBER OR NUMBERS OR PASSWORD? ? OR SUFFIX OR CODE OR CODES OR ID OR IDS)
S16	16589	(CARD OR CARDS OR CERTIFICATE OR CERTIFICATES OR CHECK? ? OR CHEQUE? ? OR VOUCHER? ? OR COUPON? ? OR CHIT OR CHITS) (1W) (IDENTIFIER OR IDENTIFIERS OR NUMBER OR NUMBERS OR PASSWORD? ? OR SUFFIX OR CODE OR CODES OR ID OR IDS)
S17	7	S14 AND S15
S18	7	S17 NOT S13
S19	4	S18 AND S16
S20	0	S19 AND S4
S21	3	S18 NOT S19
S22	27	S14 AND S16
S23	21	S22 NOT (S13 OR S18)
S24	0	S23 AND S3
S25	11	S23 AND (SECURE? ? OR ENCRYPT??? OR (NON OR "NOT")()TAMPER? OR TAMPER() (PROOF OR RESISTAN??) OR CIPHER OR CYPHER OR LOCK??? OR RESTRICTED OR CONTROLLED OR PROTECT?? OR ENCOD??? OR ENC?PHER??? OR SECURITY OR

ANTICOUNTERFEIT??? OR ANTITHEFT OR (ANTI OR PREVENT???) (2N) (COUNTERFEIT??? OR FORGING OR FORGERY OR FAKING OR FAKES OR BOGUS OR FALSIFICATION OR THEFT))

S26 7 S12 AND S5

Dialog eLink: [Order File History](#)

13/5/1 (Item 1 from file: 350)

DIALOG(R)File 350: Derwent WPIX

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0008901035 *Drawing available*

WPI Acc no: 1998-450668/199839

XRPX Acc No: N1998-351576

Prepaid card system using IC card for e.g. shopping centre, personnel dining room - has terminal equipment for prepaid management that checks inaccurate usage of IC card by checking payment log into IC card and change log from individual deposit account to temporary account of IC card owner

Patent Assignee: DAINIPPON PRINTING CO LTD (NIPPQ)

Inventor: SATO K

Patent Family (1 patents, 1 countries)						
Patent Number	Kind	Date	Application Number	Kind	Date	Update Type
JP 10188091	A	19980721	JP 1996345873	A	19961225	199839 JB

Priority Applications (no., kind, date): JP 1996345873 A 19961225

Patent Details					
Patent Number	Kind	Lang	Pgs	Draw	Filing Notes
JP 10188091	A	JA	9	10	

Alerting Abstract JP A

The system has a terminal equipment for payment (2) that writes money data on an IC card (1). A terminal equipment for transactions (3) subtracts sales money from the **balance** of the money data stored in the IC card. The money written in the IC card by the terminal equipment for payment are changed into a temporary **account** from the individual **deposit account** of the owner of the IC card.

A host bank system (4) changes the sales money subtracted by the terminal equipment for transactions into the **deposit account** of the store, which includes the terminal equipment of transactions, from the temporary **account**. A terminal equipment for **prepaid** management (5) **checks** the inaccurate usage of the IC card by checking the payment log into the IC card and the change log from the individual **deposit account** to the temporary **account** of the owner of the IC card. **ADVANTAGE** - Ensures high safety since inaccurate usage of IC card can be easily discovered. Cost-effective since existing e.g. communication terminal apparatus, existing PC, can be utilised.

Title Terms /Index Terms/Additional Words: PREPAYMENT; CARD; SYSTEM; IC; SHOPPING; CENTRE; PERSONNEL; DINE; ROOM; TERMINAL; EQUIPMENT; MANAGEMENT; CHECK; INACCURACIES; PAY; LOG; CHANGE; INDIVIDUAL; DEPOSIT; **ACCOUNT**; TEMPORARY; OWNER; INTEGRATED; CIRCUIT; PERSONAL; COMPUTER

File Segment: EPI;

DWPI Class: T01; T05

Manual Codes (EPI/S-X): T01-J; T05-H02C; T05-H02C1; T05-H02C3; T05-H02C5; T05-L01A

Dialog eLink: [Order File History](#)

13/5/2 (Item 2 from file: 350)

DIALOG(R)File 350: Derwent WPIX

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0008406626 *Drawing available*

WPI Acc no: 1997-523519/199748

XRPX Acc No: N1997-436182

Accounts settling system using multimedia technique or Internet - transfers amount equivalent to purchase of goods within closed amount of money from user of second set of terminals, during invoicing

Patent Assignee: YU CARD KK (YUCA-N)

Inventor: HIRANO K; KOROCHI S; OCHIAI Y; TACHIHARA K

Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
JP 9251494	A	19970922	JP 199660741	A	19960318	199748	B

Priority Applications (no., kind, date): JP 199660741 A 19960318

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes
JP 9251494	A	JA	9	15	

Alerting Abstract JP A

The system has a first set of terminals (4A,4B) used by a buyer of goods. A second set of terminals (5A,5B) is connected to the first set of terminals and a seller of goods, via a network. An accounts settling centre (1) settles the goods dealt with by the buyer and seller, between the two set of terminals. A virtual **prepaid card** issue request is obtained corresponding to the first set of terminals. A card issuing unit publishes the virtual **prepaid card**, which provides the value information on the predetermined frame, when the closing amount of money from the user of the first set of terminals is confirmed.

A transaction accounts settling unit subtracts the amount equivalent to purchased goods from the value information provided by the virtual **prepaid cards**, when goods are purchased via the first set of terminals. When invoicing is done from the second set of terminals to the first set of terminals during purchase of goods, the accounts settling centre is provided with a transfer unit to **transfer the amount** equivalent to purchase of goods within the closed amount of money from the user of the second set of terminals.

ADVANTAGE - Simplifies operation. Improves reliability of **prepaid card**. Avoids illegal copying of prepaid **balance**. Secures safety of transaction. Improves reliability of system during goods transaction.

Title Terms /Index Terms/Additional Words: **ACCOUNT**; SETTLE; SYSTEM; TECHNIQUE; TRANSFER; AMOUNT; EQUIVALENT; PURCHASE; GOODS; CLOSE; MONEY; USER; SECOND; SET; TERMINAL; INVOICING

File Segment: EPI;

DWPI Class: T01; T04; T05; W01

Manual Codes (EPI/S-X): T01-H07C5; T01-J05A; T04-K02; T05-H02C1; T05-L02; W01-A06B7; W01-A06E1; W01-A06E2A

Dialog eLink: [Order File History](#)

13/5/4 (Item 4 from file: 350)

DIALOG(R)File 350: Derwent WPIX

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0007556374 *Drawing available*

WPI Acc no: 1996-171094/199617

Related WPI Acc No: 1992-331938; 1997-393026

XRPX Acc No: N1996-143772

Electronic gift certificate dispenser for credit card purchase - prints and dispenses gift certificate after verifying credit card and debiting account transferring information on purchase to central processing unit for credit card bill

Patent Assignee: GIFT CERTIFICATE CENT (GIFT-N)

Inventor: ALEXANDER K J; BROOKS P R; DOYLE T J; HAMILTON R H; VEENEMAN W J

Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 5500514	A	19960319	US 1991664930	A	19910305	199617	B
			US 1991760875	A	19910916		
			US 19937007	A	19930121		

Priority Applications (no., kind, date): US 1991664930 A 19910305; US 1991760875 A 19910916; US 19937007 A 19930121

Patent Details

Patent Number	Kind	Lang	Pgs	Draw	Filing Notes	
US 5500514	A	EN	31	15	C-I-P of application	US 1991664930
					C-I-P of application	US 1991760875
					C-I-P of patent	US 5243174

Alerting Abstract US A

The dispenser (10) has a stand-alone housing (11) with a monitor (12) and touch screen (14). A magnetic card reader (16) reads the credit card for payment. There is a certificate dispenser slot (18) and envelope dispenser slot (20). The monitor displays choices for the customer. The choice is selected by touching a specific area of the touch screen. The appts. for ordering and paying for the certificate are located on one wall of the housing, with the dispensers mounted in a second wall. The dispenser has an internal computer, connected to the card reader and laser printer. The dispenser operates independently or within a network. In a network, a number of dispensers are connected by telephone to a main computer. Transactions are transmitted to the computer. The computer accesses a credit card authorisation computer for credit card authorisation. The computer is connected to a printer to print the transactions. Printed certificates contain an intricate multicoloured design with embossing of holographic foil to make counterfeiting difficult. The certificate has a unique control code e.g. bar code, MICR number.

USE/ADVANTAGE - Maintains high level of security, accepts credit card or paper money.

Title Terms /Index Terms/Additional Words: ELECTRONIC; GIFT; CERTIFY; DISPENSE; CREDIT; CARD; PURCHASE; PRINT; AFTER; VERIFICATION; ACCOUNT; TRANSFER; INFORMATION; CENTRAL.; PROCESS; UNIT; BILL

US Classification, Issued: 235381

File Segment: EPI;

DWPI Class: T01; T04; T05; X25

Manual Codes (EPI/S-X): T01-J05A; T04-C02; T04-D01; T04-F02A2; T04-G04; T04-G10; T05-C01; T05-H02C3 ; T05-H02C5A; X25-F03B

Dialog eLink: [Order File History](#)

13/5/7 (Item 7 from file: 350)

0006092376 *Drawing available*

WPI Acc no: 1992-331938/199240

Related WPI Acc No: 1996-171094; 1997-393026

XRPX Acc No: N1992-253514

Gift certificate generating and dispensing appts. - enables user to select retailer from menu and enter gift value then verifies credit card, debits account and prints certificate

Patent Assignee: GIFT CERTIFICATE CENT INC (GIFT-N)

Inventor: ALEXANDER K J; BROOKS P R; DOYLE T J; HAMILTON R H; VEENEMAN W J

Patent Family (6 patents, 19 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
WO 1992015968	A1	19920917	WO 1992US1187	A	19920212	199240	B
AU 199215774	A	19921006	AU 199215774	A	19920212	199301	E
			WO 1992US1187	A	19920212		
US 5243174	A	19930907	US 1991664930	A	19910305	199337	E
EP 574529	A1	19931222	EP 1992908612	A	19920212	199351	E
			WO 1992US1187	A	19920212		
AU 649934	B	19940602	AU 199215774	A	19920212	199427	E
JP 6505582	W	19940623	JP 1992508156	A	19920212	199429	E
			WO 1992US1187	A	19920212		

Priority Applications (no., kind, date): US 1991664930 A 19910305; US 1991760875 A 19910916

Patent Details							
Patent Number	Kind	Lang	Pgs	Draw	Filing Notes		
WO 1992015968	A1	EN	62	15			
National Designated States,Original	AU CA JP KR						
Regional Designated States,Original	AT BE CH DE DK ES FR GB GR IT LU MC NL SE						
AU 199215774	A	EN			PCT Application	WO 1992US1187	
					Based on OPI patent	WO 1992015968	
US 5243174	A	EN	27	12			
EP 574529	A1	EN	2	1	PCT Application	WO 1992US1187	
					Based on OPI patent	WO 1992015968	
Regional Designated States,Original	DE FR GB IT NL SE						
AU 649934	B	EN			Previously issued patent	AU 9215774	
					Based on OPI patent	WO 1992015968	
JP 6505582	W	JA		1	PCT Application	WO 1992US1187	
					Based on OPI patent	WO 1992015968	

Alerting Abstract WO A1

A consumer approaches the gift dispenser (10) and inserts a credit card into a magnetic reader (16). The consumer chooses a

retailer from a menu of participating retailers and enters the **gift certificate** value. The machine automatically verifies the **credit card** causes the **account** to be debited and prints the **gift certificate** (200). A number of **gift certificate** dispensing devices (10.1.....10.N) can be connected in a network under the control of a cpu. Information regarding **gift certificate** purchases is transferred from the devices to the cpu to be controlled and billed to **credit card accounts**. The cpu also informs merchants of the purchase of **gift certificates** that will be redeemed at their stores.

Title Terms /Index Terms/Additional Words: GIFT; CERTIFY; GENERATE; DISPENSE; APPARATUS ; ENABLE; USER; SELECT; RETAIL; MENU; ENTER; VALUE; VERIFICATION; CREDIT; CARD; DEBIT; ACCOUNT; PRINT

US Classification, Issued: 235381, 364479, 90230

File Segment: EngPI; EPI;

DWPI Class: T01; T05; P76; P78

Manual Codes (EPI/S-X): T01-F06; T01-H01B3A; T01-J05A; T05-C01; T05-H02C5A; T05-H04

Dialog eLink: [Order File History](#)

13/5/15 (Item 7 from file; 347)

DIALOG(R)File 347: JAPIO

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05636694 **Image available**

ACCOUNT SETTLEMENT SYSTEM USING VIRTUAL PREPAID CARD

Pub. No.: 09-251494 [JP 9251494 A]

Published: September 22, 1997 (19970922)

Inventor: HIRANO KAZUYA

TACHIHARA KATSUMI

KOROGI SHOJI

OCHIAI YUJI

Applicant: U CARD KK [000000] (A Japanese Company or Corporation), JP (Japan)

Application No.: 08-060741 [JP 9660741]

Filed: March 18, 1996 (19960318)

International Class: [6] G06F-017/60; G06F-019/00; G07F-007/08

JAPIO Class: 45.4 (INFORMATION PROCESSING -- Computer Applications); 29.4 (PRECISION INSTRUMENTS -- Business Machines)

ABSTRACT

PROBLEM TO BE SOLVED: To utilize the advantages of a current **prepaid card** that is simple and sure and suitable to the settlement of small amounts and also to secure the unitary management of both the transaction data on a network and the **balance** of the **prepaid card**.

SOLUTION: When the amount received from a user is confirmed, a virtual **prepaid card** including the value information on a prescribed amount is issued against the virtual **prepaid card** request given via a terminal 4 (4A, 4B) that is used by the purchasers of commodities. Then a commodity is purchased via the terminal 4 and the amount of the commodity is subtracted from the value information of the **prepaid card**. At the same time, the user is charged via a terminal 5 (5A, 5B) that is used by the sellers of commodities, and an amount equivalent to the purchase commodity is paid to the user out of the received **amount**. Thus the prepaid **balance** can be acquired, given, used and settled in the same concept as the **prepaid card**. As a result, this **account** settlement system is suitably applied to the settlement of transactions for the commodities of small amounts. Furthermore, the unitary management is attained via an **account** settlement center 1 between the acquisition of the prepaid **balance** and the transaction data and the **balance** related to the application. Consequently, the transaction safety is secured.

Dialog eLink: [Order File History](#)

13/5/16 (Item 8 from file: 347)

DIALOG(R)File 347: JAPIO

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04392242 **Image available**

MERCHANDISE SALES DATA PROCESSOR

Pub. No.: 06-036142 [JP 6036142 A]

Published: February 10, 1994 (19940210)

Inventor: SHISHIKURA HIDEMASA

Applicant: TOKYO ELECTRIC CO LTD [000356] (A Japanese Company or Corporation), JP (Japan)

Application No.: 04-191906 [JP 92191906]

Filed: July 20, 1992 (19920720)

International Class: [5] G07G-001/12; G06F-015/21

JAPIO Class: 29.4 (PRECISION INSTRUMENTS -- Business Machines); 45.4 (INFORMATION PROCESSING -- Computer Applications)

JAPIO Keyword: R131 (INFORMATION PROCESSING -- Microcomputers & Microprocessors)

Journal: Section: P, Section No. 1739, Vol. 18, No. 261, Pg. 150, May 18, 1994 (19940518)

ABSTRACT

PURPOSE: To exactly and smoothly perform post-processing when a magnetic card is damaged by issuing an error receipt describing either of recorded data before the update of the magnetic card and updated data when any abnormality is generated in write with a card writing means or the ejection of the magnetic card.

CONSTITUTION: When a **prepaid card account** settlement key or a cash **account** settlement key on a keyboard 6 is pushed at the time point of completely inputting all the articles from the keyboard 6, a CPU calculates a **transferred amount** or the like and starts cash **account** settlement processing or **prepaid card account** settlement processing and when the settlement of **account** is completed, the receipt printed by a receipt printer is issued from an issue port 4. In this case, when any abnormality is generated in write with a **prepaid card** reader/ writer 17 or ejection, the error receipt describing the remainder before the update of the **prepaid card**, **transferred amount** or updated remainder is issued from the receipt printer by an error receipt issuing means.

B. Patent Files, Full-Text

File 348:EUROPEAN PATENTS 1978-200931

(c) 2009 European Patent Office

File 349:PCT FULLTEXT 1979-2009/UB=20090716|UT=20090709

(c) 2009 WIPO/Thomson

Set	Items	Description
S1	30206	(CREDIT()CARD? ? OR CREDITCARD? ? OR BANK OR CHECKING OR SAVING? ? OR FINANCIAL OR MONEY()MARKET OR DEPOSIT OR FUND? ?) (3W) (ACCOUNT? ? OR IDENTIFIER OR IDENTIFIERS OR NUMBER OR NUMBERS OR PASSWORD? ? OR SUFFIX OR CODE OR CODES OR ID OR IDS)
S2	6304	GIFTCARD OR GIFTCARDS OR E()CARD? ? OR ECARD? ? OR (PREPAID OR PRE()PAID OR PRE()DENOMINATED OR PREDENOMINATED OR GIFT OR MERCHANDI? OR STORED()VALUE OR REDEMPTION) (2W) (CARD OR CARDS OR CERTIFICATE OR CERTIFICATES OR CHECK? ? OR CHEQUE? ? OR VOUCHER? ? OR COUPON? ? OR CHIT OR CHITS)

S3 13826 ACCOUNT (1W) (IDENTIFIER OR IDENTIFIERS OR NUMBER OR NUMBERS OR
PASSWORD? ? OR SUFFIX OR CODE OR CODES OR ID OR IDS)

S4 19968 (CARD OR CARDS OR CERTIFICATE OR CERTIFICATES OR CHECK? ? OR
CHEQUE? ? OR VOUCHER? ? OR COUPON? ? OR CHIT OR CHITS) (1W) (IDENTIFIER OR
IDENTIFIERS OR NUMBER OR NUMBERS OR PASSWORD? ? OR SUFFIX OR CODE OR CODES OR ID OR
IDS)

S5 381546 (REDEMPTION OR REDEEM??? OR CASH() IN OR BALANCE OR DISCHARG??? OR
MONETARY OR DOLLAR OR CASH OR FACE OR DENOMINATION OR BARTER OR REFUND OR
WITHDRAW??? OR PAY() OUT OR TRANSFER? OR SURRENDER OR DESIRED) (3N) (VALUE? ? OR
AMOUNT? ? OR PRICE? ? OR BALANCE? ? OR WORTH OR DENOMINATION)

S6 18720 S5 (3N) (MOST OR GREAT??? OR MAXIM?? OR ULTIMATE OR UTMOST OR
UTTERMOST OR HIGH??? OR TOP)

S7 1519 AU=(WALKER, J? OR WALKER J? OR WALKER (1N) (J OR JAY) OR TEDESCO,
D? OR TEDESCO D? OR TEDESCO (1N) (D OR DANIEL) OR JORASCH, J? OR JORASCH J? OR
JORASCH (1N) (J OR JAMES) OR LECH, R? OR LECH R? OR LECH (1N) (R OR ROBERT) OR
JINDAL, S? OR JINDAL S? OR JINDAL (1N) (S OR SANJAY))

S8 234253 IC=(G06F OR G07G)

S9 292 S1 (5N) S2

S10 57 S9 (S) S3

S11 37 S10 (S) S4

S12 18 S11 (S) S5

S13 0 S12 NOT AY>1996

S14 9 S9 NOT AY>1996

S15 837 S1 (S) S2

S16 41 S15 NOT AY>1996

S17 16 S16 (S) (S3 OR S4)

S18 10 S17 NOT S14

S19 3 S18 (S) S5

S20 7 S18 NOT S19

S21 13 S7 AND S15

S22 8 S21 AND S8

Dialog eLink: [Order File History](#)

14/3K/1 (Item 1 from file: 348)

DIALOG(R)File 348: EUROPEAN PATENTS

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00680832

Card processor providing combined processing functions

Einrichtung zur kombinierten Verarbeitung von Kartenfunktionen

Dispositif pour le traitement combine des fonctions d'une carte

Patent Assignee:

- **FUJITSU LIMITED;** (211460)
1015, Kamikodanaka Nakahara-ku; Kawasaki-shi Kanagawa 211; (JP)
(applicant designated states: DE;FR;GB)

Inventor:

- **MORI, Seiji, c/o Fujitsu Limited**
1015, Kamikodanaka, Nakahara-ku; Kawasaki-shi, Kanagawa 211; (JP)
- **HASEBA, Asako, c/o Fujitsu Limited**
1015, Kamikodanaka, Nakahara-ku; Kawasaki-shi, Kanagawa 211; (JP)

Legal Representative:

- **Joly, Jean-Jacques et al (39741)**
Cabinet Beau de Lomenie 158, rue de l'Universite; F-75340 Paris Cedex 07; (FR)

	Country	Number	Kind	Date	
Patent	EP	668581	A1	19950823	(Basic)
	EP	668581	A1	19960313	
	WO	9502871		19950126	
Application	EP	94921103		19940715	
	WO	94JP1167		19940715	
Priorities	JP	93176918		19930716	

Designated States:

DE; FR; GB;

International Patent Class (V7): G07G-001/12; G06F-017/60; G07F-007/02; **Abstract Word Count:** 143**Legal Status Type Pub. Date Kind Text****Language** Publication: English

Procedural: English

Application: Japanese

Fulltext Availability	Available Text	Language	Update	Word Count
CLAIMS A		(English)	EPAB95	910
SPEC A		(English)	EPAB95	8651
Total Word Count (Document A) 9561				
Total Word Count (Document B) 0				
Total Word Count (All Documents) 9561				

Specification: ...paid region of the card 10 (step S37).

That is, the realized sum found at the step S32 is added to the balance in the **pre-paid card** or is deposited to the **bank account** of the customer. The card 10 is then discharged (step S38) to end the processing.

When it is not an integrated POS card, on the...

Dialog eLink: [Order](#) [File](#) [History](#)

14/3K/6 (Item 1 from file: 349)

DIALOG(R)File 349: PCT FULLTEXT

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00328939

METHOD OF STREAMLINING THE GIVING OF CONTRIBUTIONS AND GIFTS
PROCEDE DE RATIONALISATION DU VERSEMENT DE CONTRIBUTIONS ET DE DONNS

Patent Applicant/Patent Assignee:

- **ZIARNO Witold A**

Inventor(s):

- **ZIARNO Witold A**

	Country	Number	Kind	Date
Patent	WO	9611449	A1	19960418
Application	WO	95US12527		19950930
Priorities	US	94318914		19941005
	US	95402622		19950313
	US	95503206		19950717
	US	95508743		19950728

Designated States: (Protection type is "Patent" unless otherwise stated - for applications prior to 2004)

AM, AT, AU, BB, BG, BR, BY, CA, CH, CN,
CZ, DE, DK, ES, FI, GB, GE, HU, JP, KP,
KR, LT, LU, LV, MG, NO, NZ, PL, PT, RU,
SE, SI, SK, TT, UA, US, KE, MW, SD, SZ,
UG, AT, BE, CH, DE, DK, ES, FR, GB, GR,
IE, IT, LU, MC, NL, PT, SE

Language Publication Language: English

Filing Language:

Fulltext word count:

60363

Detailed Description:

...Save the 2 1 Lions" fund or account; or, key 911 represents a key the designates a contribution or gift to a "Save the Apes" **fund** or **account**. The contributor's or **gift** giver's **card** information and designated contribution or gift monetary amount is associated with his cause designation. In the example of a social event such as a wedding...

Dialog eLink: [Order File History](#)

14/3K/7 (Item 2 from file: 349)

DIALOG(R)File 349: PCT FULLTEXT

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00322560

CREDIT/SERVICE CARD WITH EXPANDED SURFACE AREA

CARTE DE CREDIT/DE SERVICE AVEC SURFACE AUGMENTEE

Patent Applicant/Patent Assignee:

- GUNN Robert T

Inventor(s):

- GUNN Robert T

	Country	Number	Kind	Date
Patent	WO	9605068	A1	19960222
Application	WO	95US10280		19950811
Priorities	US	94290341		19940812

Designated States: (Protection type is "Patent" unless otherwise stated - for applications prior to 2004)

AM, AT, AU, BB, BG, BR, BY, CA, CH, CN,
CZ, DE, DK, EE, ES, FI, GB, GE, HU, IS,
JP, KE, KG, KP, KR, KZ, LK, LR, LT, LU,
LV, MD, MG, MN, MW, MX, NO, NZ, PL, PT,
RO, RU, SD, SE, SG, SI, SK, TJ, TM, TT,
UA, UZ, VN, KE, MW, SD, SZ, UG, AT, BE,
CH, DE, DK, ES, FR, GB, GR, IE, IT, LU,
MC, NL, PT, SE, BF, BJ, CF, CG, CI, CM,
GA, GN, ML, MR, NE, SN, TD, TG

Language Publication Language: English

Filing Language:

Fulltext word count: 5332

Detailed Description:

...oil and gas credit card, and the like), a debit card (such as a card which draws funds directly from a bank or credit union **checking**, **savings**, or reserve **account**), a **pre-paid** transactional **card** (such as a commuter fare card, a photocopy machine card, a school or university cafeteria card, and the like), a membership or identification card (such...

Dialog eLink: [Order File History](#)

20/3K/7 (Item 7 from file: 348)

DIALOG(R)File 348: EUROPEAN PATENTS

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00243073

Terminal provided with a printer.

Mit einem Drucker versehenes Terminal.

Terminal muni d'une imprimante.

Patent Assignee:

- **OMRON TATEISI ELECTRONICS CO.;** (284760)
10, Tsuchido-cho Hanazono Ukyo-ku: Kyoto 616; (JP)
(applicant designated states: AT;BE;CH;DE;ES;FR;GB;GR;IT;LI;LU;NL;SE)

Inventor:

- **Moroe, Tomomi Omron Tateisi Electronics Co.**
Patent Center 20, Igadera Shimo-Kaiinnji; Nagaokakyo-City Kyoto 617; (JP)

Legal Representative:

- **WILHELMS, KILIAN & PARTNER Patentanwalte (100601)**
Eduard-Schmid-Strasse 2; W-8000 Munchen 90; (DE)

	Country	Number	Kind	Date
Patent	EP	249852	A2	19871223 (Basic)
	EP	249852	A3	19900516

	Country	Number	Kind	Date
	EP	249852	B1	19920401
Application	EP	87108298		19870609
Priorities	JP	8687741		19860609

Designated States:

AT; BE; CH; DE; ES; FR; GB; GR; IT; LI;
LU; NL; SE;

International Patent Class (V7): G06F-001/16; H05K-005/00; G06F-015/40; B41J-029/06; **Abstract Word Count:** 121

Legal Status	Type	Pub. Date	Kind	Text
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Language Publication: English

Procedural: English

Application: English

Fulltext Availability	Available Text	Language	Update	Word Count
CLAIMS B		(English)	EPBBF1	205
CLAIMS B		(German)	EPBBF1	175
CLAIMS B		(French)	EPBBF1	231
SPEC B		(English)	EPBBF1	1095
Total Word Count (Document A) 0				
Total Word Count (Document B) 1706				
Total Word Count (All Documents) 1706				

Specification: ...B1

This invention relates to a terminal, for example, a user identifier terminal which interrogates a host computer to check the user's identification **number** or PIN code; an electronic cash register terminal for receiving data concerning sold **merchandise**; or a **card** authorization **terminal** used, for **example**, in ATM and OD machines, which conducts financial transactions in connection with **one** or more **accounts** in a host computer. More particularly, the invention relates to a terminal having a printer, which prints the data entered into the terminal, or the...

IV. Text Search Results from Dialog

A. NPL Files, Abstract

File 35:Dissertation Abs Online 1861-2009/Jul
(c) 2009 ProQuest Info&Learning
File 474:New York Times Abs 1969-2009/Aug 05
(c) 2009 The New York Times
File 475:Wall Street Journal Abs 1973-2009/Aug 05
(c) 2009 The New York Times
File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13
(c) 2002 Gale/Cengage
File 65:Inside Conferences 1993-2009/Aug 05
(c) 2009 BLDSC all rts. reserv.
File 99:Wilson Appl. Sci & Tech Abs 1983-2009/Jul
(c) 2009 The HW Wilson Co.
File 2:INSPEC 1898-2009/Jul W4
(c) 2009 The IET
File 256:TecTrends 1982-2009/Aug W1
(c) 2009 Info.Sources Inc.All rights res.

Set	Items	Description
S1	29589	(CREDIT()CARD? ? OR CREDITCARD? ? OR BANK OR CHECKING OR SAVING? ? OR FINANCIAL OR MONEY()MARKET OR DEPOSIT OR FUND? ?) (3W) (ACCOUNT? ? OR IDENTIFIER OR IDENTIFIERS OR NUMBER OR NUMBERS OR PASSWORD? ? OR SUFFIX OR CODE OR CODES OR ID OR IDS)
S2	2367	GIFTCARD OR GIFTCARDS OR E()CARD? ? OR ECARD? ? OR (PREPAID OR PRE()PAID OR PRE()DENOMINATED OR PREDENOMINATED OR GIFT OR MERCHANDI? ? OR STORED()VALUE OR REDEMPTION) (2W) (CARD OR CARDS OR CERTIFICATE OR CERTIFICATES OR CHECK? ? OR CHEQUE? ? OR VOUCHER? ? OR COUPON? ? OR CHIT OR CHITS)
S3	1032	ACCOUNT (1W) (IDENTIFIER OR IDENTIFIERS OR NUMBER OR NUMBERS OR PASSWORD? ? OR SUFFIX OR CODE OR CODES OR ID OR IDS)
S4	6926	(CARD OR CARDS OR CERTIFICATE OR CERTIFICATES OR CHECK? ? OR CHEQUE? ? OR VOUCHER? ? OR COUPON? ? OR CHIT OR CHITS) (1W) (IDENTIFIER OR IDENTIFIERS OR NUMBER OR NUMBERS OR PASSWORD? ? OR SUFFIX OR CODE OR CODES OR ID OR IDS)
S5	225697	(REDEMPTION OR REDEEM??? OR CASH()IN OR BALANCE OR DISCHARG??? OR MONETARY OR DOLLAR OR CASH OR COUPON? ? OR CHIT OR CHITS) (1W) (IDENTIFIER OR WITHDRAW??? OR PAY()OUT OR TRANSFER? ? OR SURRENDER OR DESIRED) (3N) (VALUE? ? OR AMOUNT? ? OR PRICE? ? OR BALANCE? ? OR WORTH OR DENOMINATION)
S6	4938	S5 (3N) (MOST OR GREAT??? OR MAXIM?? OR ULTIMATE OR UTMOST OR UTTERMOST OR HIGH??? OR TOP)
S7	4440	AU=(WALKER, J? OR WALKER J? OR WALKER (1N) (J OR JAY) OR TEDESCO, D? OR TEDESCO D? OR TEDESCO (1N) (D OR DANIEL) OR JORASCH, J? OR JORASCH J? OR JORASCH (1N) (J OR JAMES) OR LECH, R? OR LECH R? OR LECH (1N) (R OR ROBERT) OR JINDAL, S? OR JINDAL S? OR JINDAL (1N) (S OR SANJAY))

S8 93 S1 AND S2
 S9 47 S8 NOT PY>1996
 S10 2 S9 AND (S3 OR S4)
 S11 5 S9 AND S5
 S12 5 S11 NOT S10
 S13 4 RD (unique items)
 S14 4 S9 AND (SECURE? ? OR ENCRYPT??? OR (NON OR "NOT")())TAMPER? OR
 TAMPER()(PROOF OR RESISTAN??) OR CIPHER OR CYPHER OR LOCK??? OR RESTRICTED OR
 CONTROLLED OR PROTECT?? OR ENCOD??? OR ENC?PHER??? OR SECURITY OR
 ANTICOUNTERFEIT??? OR ANTITHEFT OR (ANTI OR PREVENT???) (2N) (COUNTERFEIT??? OR
 FORGING OR FORGERY OR FAKING OR FAKES OR BOGUS OR FALSIFICATION OR THEFT))

 S15 3 S14 NOT (S10 OR S13)
 S16 3 RD (unique items)
 S17 25 S1 (5N) S2
 S18 17 S17 NOT PY>1996
 S19 16 S18 NOT (S10 OR S13 OR S16)
 S20 16 RD (unique items)
 S21 0 S7 AND S8
 S22 0 S7 AND S1
 S23 0 S7 AND S2

10/5/1 (Item 1 from file: 475)
 DIALOG(R)File 475: Wall Street Journal Abs
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07026152

MICROSOFT'S ALI BABA PROJECT TO SELL SOFTWARE HAS COMPANY'S RIVALS FUMING

Wall Street Journal , Col. 1 , Pg. 5 , Sec. B

Monday March 6 1995

Document Type: Newspaper **Journal Code:** WSJ **Language:** English **Record Type:** Abstract

Abstract:

Article reports on Microsoft Corp's project, code named Ali Baba, which could put encrypted or locked versions of Microsoft products on the same compact disk as Windows 95; says this would allow customers to preview any product on the disk and then purchase it by calling in a **credit card number** for an unlocking code (M)

Company Names: MICROSOFT CORP

Descriptors: NEW MODELS, DESIGN AND PRODUCTS; SOFTWARE PRODUCTS; COMPACT DISKS; MARKETING AND MERCHANDISING; **CREDIT CARDS AND ACCOUNTS**

10/5/2 (Item 1 from file: 583)

DIALOG(R)File 583: Gale Group Globalbase(TM)

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06353722

Il telefonino Gsm diventa "alla carta"

ITALY: TELECOM ITALIA MOBILE LAUNCHES TIM CARD

Il Sole 24 Ore (ISO) 15 Aug 1996 p.14

Language: ITALIAN

A new GSM **pre-paid card** will be launched by Italian public mobile phone operator Telecom Italia Mobile (TIM) in October 1996. It is called 'Tim Card' and will definitively cancel the L.25,000 monthly concession tax to be paid to the Italian

State by companies (L 10,000 by normal users). 'Tim Card' costs L 100,000; it does not oblige users to any subscription (even if the subscription can be immediately made formal), can be charged in any Telecom Italia Mobile branch (in a short period of time in ATM's and via **credit card numbers**) and can be also used in any GSM mobile phone. Tim Card, which will have to be charged at least once every 12 months, has two defects: it is only operative throughout the Italian territory and the fee will be nearly 10% more expensive, compared with normal subscriptions. *

Company: TELECOM ITALIA MOBILE

Product: Debit Card Svcs (6020DC); Nonbank Credit Card Firms (6141); Smart Cards (3078SC); Consumer Finance Institutions (6140); Cellular Radio Services (4811CR); Telecommunications (4810);

Event: Product Design & Development (33);

Country: Italy (4ITA);

13/5/1 (Item 1 from file: 474)

DIALOG(R)File 474: New York Times Abs

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00854643 **NYT Sequence Number:** 040395781118

(Richard Phalon discusses 26-week savings certificates, described as one of safest and best short-term instruments available. Notes that their liquidity is less than Treasury bills since stiff penalty must be paid for early redemption. Certificates were sold for first time in June '77, at minimum denomination of \$10,000, and will mature November 29 with expected yield of 9.291% at commercial banks and 9.541% at savings banks and savings and loan associations, thanks to sharp rise in short-term interest rates (M).)

PHALON, RICHARD

New York Times , Col. 1 , Pg. 28

Saturday November 18 1978

Document Type: Newspaper **Journal Code:** NYT **Language:** English **Record Type:** Abstract

Company Names: TREASURY, DEPARTMENT OF THE

Descriptors: BANKS AND BANKING; BONDS (GOVERNMENT); FINANCES; FINES (PENALTIES); INTEREST (MONEY); INVESTMENT STRATEGIES; **SAVINGS ACCOUNTS AND CERTIFICATES; VARIABLE INTEREST (MONEY)**

Personal Names: PHALON, RICHARD

13/5/2 (Item 1 from file: 475)

DIALOG(R)File 475: Wall Street Journal Abs

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07920414 **NYT Sequence Number:** 000000961111

MASTERCARD IS IN TALKS FOR A MAJORITY STAKE IN CASH-CARD BUSINESS

Wall Street Journal , Col. 2 , Pg. 9B , Sec. B

Monday November 11 1996

Document Type: Newspaper **Journal Code:** WSJ **Language:** English **Record Type:** Abstract

Abstract:

MasterCard International is in talks to acquire a majority stake in Mondex International, the **stored value cash-card** business owned by a consortium of 17 banks in the United Kingdom (M)

Company Names: Mastercard International Inc; Mondex International

Descriptors: MERGERS, ACQUISITIONS AND DIVESTITURES; **Credit Cards and Accounts**

13/5/3 (Item 1 from file: 583)

DIALOG(R)File 583: Gale Group Globalbase(TM)

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06346886

Jetco joins Visa smart card group

HONG KONG: JETCO IN PARTNERSHIP WITH VISA
South China Morning Post (XKT) 02 Aug 1996 BP p.2
Language: ENGLISH

Hong Kong's Jetco, the largest automatic teller machines network in the territory and Prime Cash, the **stored value** smart card, have forged a partnership, allowing card holders to upload **funds** from **bank accounts** onto the smart cards through Jetco ATMs, Jetco director, Ernesto Ng said. The **stored value** smart card was launched by Bank of China, Standard Chartered Bank and Visa International. *

Company: VISA INTL; STANDARD CHARTERED BANK; BANK OF CHINA; VISA; JETCO

Product: Debit Card Svcs (6020DC); Nonbank Credit Card Firms (6141); Smart Cards (3078SC);

Event: Company Formation (14);

Country: Hong Kong (9HON);

Dialog eLink:

USPTO Full Text Retrieval Options

13/5/4 (Item 1 from file: 99)

DIALOG(R)File 99: Wilson Appl. Sci & Tech Abs

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1416822 **H.W. Wilson Record Number:** BAST96048778

On trial at the Summer Olympic Games: smart cards

Myers, Ware ;

Computer v. 29 (July '96) p. 88-91

Document Type: Feature Article **ISSN:** 0018-9162 **Language:** English **Record Status:** Corrected or revised record

Abstract: Smart cards have their genesis in the development of microprocessor and semiconductor memory in the 1970s. Motorola produced a card with a chip--the first smart card--in 1977 for Cartes Bancaires, the French banking association. Since then, Motorola has shipped more than 150 million smart-card microcontrollers, but the market has developed more slowly than some had predicted. The smart-card market has had to wait for advancements in semiconductor hardware, standards, procedures, software, capital, and training. Although 350 million smart cards are in use around the world, few Americans have every used one. The future of the smart card in the US is riding on a high-profile trial at the Olympics. Visa International has teamed up with the three largest banks in the southeastern United States to offer **stored-value cards** to the four million visitors and residents expected to attend the Olympics in Atlanta this month. **Stored-value cards** (or **cash cards**) transfer stored, digital money from the card to merchants' special terminals. Periodically, the merchants transfer the accumulated store to their **bank accounts**. Smart card technology must be financed; the participants have to raise the necessary capital. Motorola plans to increase its production capacity tenfold, at a cost of billions of dollars, to meet the end-of-century demand for smart cards. This investment must be regained with interest and profit. Almost everyone on earth will eventually have a smart card, but it may take a few decades yet. The governing point is that the rate of growth of smart-card applications depends fundamentally on the rate at which human beings can grow comfortable with the applications, and less on the rate of technical change. Copyright 1996, IEEE.

Descriptors: Smart cards ;

16/5/1 (Item 1 from file: 583)

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06017831

New Giro farecard offers more security

SINGAPORE: MORE **SECURITY** WITH GIRO FARECARD

The Straits Times (XBB) 15 Jul 1994 p.25

Language: ENGLISH

In Singapore, the new Giro farecard for use on the MRT and buses offers more **security** than the normal **pre-paid card**. The owner of the Giro farecard can have the card invalidated by TransitLink if he loses the card. This will prevent anyone who finds the card from using it. If the finder uses the lost Giro farecard before its owner manages to make a report to have it invalidated, the owner's liability will be limited to a maximum of S\$ 10. However, the owner will lose his deposit for the farecard. Meanwhile, commuters have to apply to TransitLink, the company issuing the Giro farecard, before it can be linked to their POSBank **savings account**.

Company: POSBANK; TRANSITLINK

Product: Commercial Banks (6020); Consumer Finance Institutions (6140); Nonbank Credit Card Firms (6141); Rail Transport (4010);

Event: Marketing Procedures (24);

Country: Singapore (9SIN);

Dialog eLink:

USPTO Full Text Retrieval Options

16/5/3 (Item 1 from file: 2)

DIALOG(R)File 2: INSPEC

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05786096

Title: Create-A-Check [software review]

Author(s): Lysford, V.

Author Affiliation: Superpumper Inc., Minot, ND, USA

Journal: Management Accounting , vol.76 , no.3 , pp.71

Country of Publication: USA

Publication Date: Sept. 1994

ISSN: 0025-1690

CODEN: MGACBD

U.S. Copyright Clearance Center Code: 0025-1690/94/\$2.00+20

Language: English

Document Type: Journal Paper (JP)

Treatment: Practical (P); Product Review (R)

Abstract: Reviews Create-A-Check (CAC) 4.1 software, an affordable and easy way for small and mid-sized companies to save money on preprinted checks while increasing the **security** level of the company's **bank accounts**. We have 22 convenience stores located in five states. Each location deposits its receipts in a local bank. Previously, we had to write out a check manually from each bank to transfer the money. CAC customized our program so that, with our accounts payable entry, we can run transfers and have 22 checks drawn on 22 different banks printout. Both versions of the software print accounts payable, payroll, and manual checks along with blank checks and deposit slips. Additional software is available to print debit drafts, loan coupons, and **gift certificates** (0 refs.)

Subfile(s): D (Information Technology for Business); E (Mechanical & Production Engineering)

Descriptors: accounting; cheque processing; **security** of data; software packages

Identifiers: Create-A-Check; software review; mid-sized companies; small companies; preprinted checks; **security** level; **bank accounts**; money transfer; **accounts payable** entry; accounts; payroll; check processing; debit draft printing; loan coupons; **gift certificates**

Classification Codes: D2050E (IT in banking); D1060 (Security aspects of IT); D2050B (IT in accounting); E0410F (Business applications of IT)

INSPEC Update Issue: 1994-041

Copyright: 1994, IEE

20/5/1 (Item 1 from file: 474)
DIALOG(R)File 474: New York Times Abs
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07429093 NYT Sequence Number: 486590960521

THE MEDIA BUSINESS: ADVERTISING: NOW, WHEN VISA U.S.A. SAYS 'EVERYWHERE YOU WANT TO BE,' THAT INCLUDES BALTIMORE, TOO.

Elliott, Stuart

New York Times , Col. 3 , Pg. 6 , Sec. D

Tuesday May 21 1996

Document Type: Newspaper **Journal Code:** NYT **Language:** English **Record Type:** Abstract

Abstract:

Advertising column notes Visa USA has become first national marketer to form alliance with Downtown Partnership of Baltimore Inc, private, nonprofit organization that promotes civic and commercial attractions of city; Visa USA will be so-called presenting sponsor of multimedia marketing campaign for Downtown Partnership, in return for which merchants in city will display signs encouraging customers to use of Visa card; consumers using Visa card will receive various discounts and bonuses (M)

Company Names: Visa Usa

Descriptors: Credit Cards and Accounts; Advertising (Times Column); Marketing and Merchandising; Credit Cards and Accounts

Personal Names: Elliott, Stuart

Geographic Names: Baltimore (Md)

20/5/2 (Item 2 from file: 474)
DIALOG(R)File 474: New York Times Abs
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07022572 NYT Sequence Number: 041653950815

5 PHONE MARKETEERS ARRESTED IN CREDIT CARD STING
VAN NATTA, DON JR

New York Times , Col. 2 , Pg. 15 , Sec. A

Tuesday August 15 1995

Document Type: Newspaper **Journal Code:** NYT **Language:** English **Record Type:** Abstract

Abstract:

Five People who marketed array of goods by telephone are charged by Federal authorities with violating new law prohibiting them from using another merchants credit card terminal for transactions; identified as Christopher Wood, Darrel North, Debra Monfore, Robert Quinlivan and Steven Siegel (M)

Descriptors: MARKETING AND MERCHANDISING; FRAUDS AND SWINDLING; MARKETING AND MERCHANDISING; CREDIT CARDS AND ACCOUNTS; LAW AND LEGISLATION

Personal Names: VAN NATTA, DON JR; WOOD, CHRISTOPHER; NORTH, DARREL; MONFORE, DEBRA; QUINLIVAN, ROBERT

20/5/3 (Item 3 from file: 474)
DIALOG(R)File 474: New York Times Abs
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01196612 NYT Sequence Number: 082293820902

(AT&T Long Lines names Young & Rubicam to handle advertising for introduction of two new products, credit cards and gift certificates (S).)

PACE, ERIC

New York Times , Col. 3 , Pg. 15 , Sec. 4
Thursday September 2 1982

Document Type: Newspaper **Journal Code:** NYT **Language:** English **Record Type:** Abstract
Company Names: YOUNG & RUBICAM INC; AT&T LONG LINES; AMERICAN TELEPHONE & TELEGRAPH CO INC (AT&T)

Descriptors: CONTRACTS AND OTHER SALES AGREEMENTS; ADVERTISING; ADVERTISING (TIMES COLUMN); NEW MODELS, DESIGN AND PRODUCTS; **GIFT CERTIFICATES;** TELEPHONES; **CREDIT CARDS AND ACCOUNTS**

Personal Names: PACE, ERIC

20/5/4 (Item 4 from file: 474)
DIALOG(R)File 474: New York Times Abs
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01173184 **NYT Sequence Number:** 058865821219
(Sakowitz, Houston-based fashion specialty chain store, is offering more accessible 'ultimate' gifts at Christmas '82 after not selling any in '81. Has sold out its series of solid-gold credit cards (S).)

HAITCH, RICHARD

New York Times , Col. 5 , Pg. 49 , Sec. 1
Sunday December 19 1982

Document Type: Newspaper **Journal Code:** NYT **Language:** English **Record Type:** Abstract
Company Names: SAKOWITZ CO (HOUSTON)
Descriptors: CHRISTMAS GIFTS; CHRISTMAS; MARKETING AND MERCHANDISING; **CREDIT CARDS AND ACCOUNTS;** CONSUMER BEHAVIOR; GOLD; GIFTS; PRICES; HOLIDAY TRADE; RETAIL STORES AND TRADE
Personal Names: HAITCH, RICHARD
Geographic Names: HOUSTON (TEX)

20/5/5 (Item 5 from file: 474)
DIALOG(R)File 474: New York Times Abs
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01164847 **NYT Sequence Number:** 050528820803
(Atlantic Richfield's Arco Petroleum Products Co division president James S Morrison reports gasoline sales have increased 50% since company suspended credit card sales April 15. Claims elimination of credit card system reduced costs and inabled company to cut prices by 3 cents per gallon. Arco station photo (S).)

New York Times , Col. 1 , Pg. 4 , Sec. 4
Tuesday August 3 1982

Document Type: Newspaper **Journal Code:** NYT **Language:** English **Record Type:** Abstract

Special Features: Photo

Company Names: ARCO PETROLEUM PRODUCTS CO; ATLANTIC RICHFIELD CO
Descriptors: PRICES; FINANCES; GARAGES AND SERVICE STATIONS; CONSUMER CREDIT; OIL (PETROLEUM) AND GASOLINE; RETAIL STORES AND TRADE; MARKETING AND MERCHANDISING; GASOLINE; **CREDIT CARDS AND ACCOUNTS**
Personal Names: MORRISON, JAMES S (ARCO EXEC)

20/5/6 (Item 6 from file: 474)
DIALOG(R)File 474: New York Times Abs
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00828306 **NYT Sequence Number:** 099084771214
(Union Coll (NJ) sells gift certificates to cover tuition costs. Accepts credit cards for payment (S).)

New York Times , Col. 4 , Pg. 29 , Sec. 2
Wednesday December 14 1977

Document Type: Newspaper **Journal Code:** NYT **Language:** English **Record Type:** Abstract
Company Names: UNION COLLEGE (CRANFORD, NJ)
Descriptors: CREDIT CARDS AND ACCOUNTS; GIFT CERTIFICATES; TUITION

20/5/7 (Item 7 from file: 474)
DIALOG(R)File 474: New York Times Abs
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00554208 **NYT Sequence Number:** 121238741222
(Article on gift certificates, a multimillion-dollar business and boon to last-minute Xmas holiday shoppers. Some retailers say sales of ctfs are up 5-7% while others, including some 5th Av, NYC, stores say the opposite. Retailers agree heavy promotion is needed to sell ctfs. Brandeis, Lincoln, Neb, dept store, says ctf sales are up 22% over last yr while Brooks Bros says sales are up 30%. Most ctfs are redeemable in mdse only. When mdse selected is less than amt of ctf, retailers differ in their policies on handling the difference. Cattleman restaurant in NYC and McDonald's fast food chain refunds any difference. Gucci shop in NYC does not refund difference in cash. NYC jeweler Tiffany dropped gift ctfs several yrs ago. Now offers 'Tiffany money' (coins selling for \$25 to \$100 each) instead of ctfs. Several reasons advanced for lag in sales of ctfs, such as belief that some shoppers believe they can buy a gift that is less costly than ctf they would have to buy to save face and trend to greater morality by corps which discourage outside gifts to their employees in wake of Watergate. Illus of gift ctf and 'Tiffany money'(L).)

New York Times , Col. 1 , Pg. 3 , Sec. 3
Sunday December 22 1974

Document Type: Newspaper **Journal Code:** NYT **Language:** English **Record Type:** Abstract
Company Names: BRANDEIS (LINCOLN, NEB, DEPARTMENT STORE); BROOKS BROTHERS; CATTLEMAN RESTAURANT (NYC); GUCCI SHOPS; MCDONALD S CORP; TIFFANY & CO
Descriptors: CREDIT CARDS AND ACCOUNTS; ETHICS AND MORALS; GIFT CERTIFICATES; HOLIDAY TRADE; RETAIL STORES AND TRADE; SALES (INDUSTRY-WIDE); WATERGATE AFFAIR
Geographic Names: NEW YORK CITY

20/5/8 (Item 1 from file: 475)
DIALOG(R)File 475: Wall Street Journal Abs
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07007271
VERIFONE EXPECTED TO ANNOUNCE SYSTEM FOR PURCHASING GOODS ON THE INTERNET
Wall Street Journal , Col. 1 , Pg. 8 , Sec. B
Monday September 11 1995

Document Type: Newspaper **Journal Code:** WSJ **Language:** English **Record Type:** Abstract

Abstract:

Verifone Inc, a credit card processor, will announce today its has developed a system for allowing consumers to purchase goods on the Internet; says it will provide retailers who wish to participate with complete ability to handle electronic cash, electronic checks and credit-card payments (M)

Company Names: VERIFONE INC

Descriptors: MARKETING AND MERCHANDISING; CREDIT CARDS AND ACCOUNTS; ELECTRONIC INFORMATION SYSTEMS; RETAIL STORES AND TRADE; INTERNET (COMPUTER NETWORK)

20/5/9 (Item 2 from file: 475)
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06785940

AMERICAN EXPRESS EMBRACES CO-BRANDS

Wall Street Journal , Col. 3 , Pg. 1 , Sec. B

Thursday February 17 1994

Document Type: Newspaper **Journal Code:** WSJ **Language:** English **Record Type:** Abstract

Abstract:

Credit Cards column reports American Express Co is preparing to combine its name with other corporate names to offer co-branded cards after years of avoiding this tactic used by competitors; chart (M)

Special Features: Chart

Company Names: AMERICAN EXPRESS CO

Descriptors: MARKETING AND MERCHANDISING; CREDIT CARDS AND ACCOUNTS

20/5/10 (Item 3 from file: 475)

DIALOG(R)File 475: Wall Street Journal Abs

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06785598

ODDS AND ENDS

Wall Street Journal , Col. 2 , Pg. 1 , Sec. B

Tuesday February 15 1994

Document Type: Newspaper **Journal Code:** WSJ **Language:** English **Record Type:** Abstract

Abstract:

Tracking Travel column notes American Express mails card members a two-page customer-satisfaction survey, and includes a dollar bill as an expression of gratitude (S)

Company Names: AMERICAN EXPRESS CO

Descriptors: PUBLIC OPINION; PHILANTHROPY; MARKETING AND MERCHANDISING; CREDIT CARDS AND ACCOUNTS

20/5/11 (Item 4 from file: 475)

DIALOG(R)File 475: Wall Street Journal Abs

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06761161

SYSTEM PLANNED FOR SHOPPING ON THE INTERNET

Wall Street Journal , Col. 6 , Pg. 1 , Sec. B

Tuesday September 13 1994

Document Type: Newspaper **Journal Code:** WSJ **Language:** English **Record Type:** Abstract

Abstract:

Enterprise column profiles a new company called CyberCash Inc, created by electronic payment industry executives, will allow on-line browsers of goods and services on Internet and other electronic information systems to pay for item either by credit card or through bank transfers over network (M)

Company Names: INTERNET; CYBERCASH INC

Descriptors: ELECTRONIC FUNDS TRANSFER SYSTEMS (EFTS); MARKETING AND MERCHANDISING; CREDIT CARDS AND ACCOUNTS; ELECTRONIC FUNDS TRANSFER SYSTEMS (EFTS); NEW MODELS, DESIGN AND PRODUCTS; COMPANY AND ORGANIZATION PROFILES

20/5/12 (Item 5 from file: 475)

DIALOG(R)File 475: Wall Street Journal Abs

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06022463

CITICORP CREATES CONTROVERSY WITH PLAN TO SELL DATA ON CREDIT-CARD PURCHASES

MILLER, MICHAEL W

Wall Street Journal , Col. 3 , Pg. 1 , Sec. B

Wednesday August 21 1991

Document Type: Newspaper **Journal Code:** WSJ **Language:** English **Record Type:** Abstract

Abstract:

Controversy is brewing over Citicorp plan to give marketers access to its files on 21 million credit-card customers; privacy advocates assail Citicorp plan (M)

Company Names: CITICORP

Descriptors: MARKETING AND MERCHANDISING; CREDIT CARDS AND ACCOUNTS; PRIVACY; RIGHT OF

Personal Names: MILLER, MICHAEL W

20/5/13 (Item 6 from file: 475)

DIALOG(R)File 475: Wall Street Journal Abs

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01169543 **NYT Sequence Number:** 007405821112

(Several major gasoline marketers, including Shell, Mobil and Chevron, are scrambling to sign up customers of competitors that were abandoning credit cards. Observers, however, believe that so many companies are vying for cardholders that no single firm will be able to increase its market share significantly. Chart comparing oil company marketing policies (L).)

SHAO, MARIA

Wall Street Journal , Col. 2 , Pg. 19

Friday November 12 1982

Document Type: Newspaper **Journal Code:** WSJ **Language:** English **Record Type:** Abstract

Special Features: Chart

Company Names: MOBIL CORP; SHELL OIL CO; CHEVRON USA INC

Descriptors: OIL (PETROLEUM) AND GASOLINE; GASOLINE; MARKETING AND MERCHANDISING; CREDIT CARDS AND ACCOUNTS

Personal Names: SHAO, MARIA

20/5/14 (Item 7 from file: 475)

DIALOG(R)File 475: Wall Street Journal Abs

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01165997 **NYT Sequence Number:** 003859820503

(Profile of Gulf Oil Corp describes company's efforts to reverse sales decline of recent years through more innovative marketing. Notes Gulf is trying to improve brand loyalty by redesigning service stations, using computerized credit card system, establishing repair shops and further penetrating diesel (L).)

LEVIN, DORON P

Wall Street Journal , Col. 3 , Pg. 33

Monday May 3 1982

Document Type: Newspaper **Journal Code:** WSJ **Language:** English **Record Type:** Abstract

Company Names: GULF OIL CORP

Descriptors: GARAGES AND SERVICE STATIONS; COMPANY AND ORGANIZATION PROFILES; CAPITAL INVESTMENT; MARKETING AND MERCHANDISING; CREDIT CARDS AND ACCOUNTS; DIESEL POWER; REPAIR SERVICES; DATA PROCESSING PROGRAMMING AND SYSTEMS; OIL (PETROLEUM) AND GASOLINE

Personal Names: LEVIN, DORON P

20/5/15 (Item 8 from file: 475)
DIALOG(R)File 475: Wall Street Journal Abs
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01151084 **NYT Sequence Number:** 001812810309
(MasterCard International plans to introduce 'affluent' credit card, similar to American Express Co's gold card, in third quarter. Will also join with European banking consortium in accepting each other's travelers checks, which MasterCard will begin marketing March 31. Action gives MasterCard foothold in Europe, without having to set up operations there. Major competitor American Express, however, does not seem overly concerned (S).)

LEGER, JOHN M
Wall Street Journal, Col. 3, Pg. 28
Monday March 9 1981

Document Type: Newspaper **Journal Code:** WSJ **Language:** English **Record Type:** Abstract
Company Names: MASTERCARD (CREDIT CARD); AMERICAN EXPRESS CO
Descriptors: NEW MODELS, DESIGN AND PRODUCTS; BANKS AND BANKING; TRAVELERS CHECKS;
MARKETING AND MERCHANDISING; **CREDIT CARDS AND ACCOUNTS;** JOINT VENTURES AND;
INTERNATIONAL TRADE AND WORLD MARKET
Personal Names: LEGER, JOHN M
Geographic Names: EUROPE, WEST

20/5/16 (Item 1 from file: 583)
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01454346
BRISTOL & WEST BS OFFERS FREE SNOOPY MONEYBOXES

UK - BRISTOL & WEST BS OFFERS FREE SNOOPY MONEYBOXES
Independent (TI) 21 November 1987 p25

Bristol & West Building Society is to give free Snoopy "Doghouse" moneyboxes to young savers opening a new "Snoopy" children's **savings account** with a Christmas **gift voucher**. The **vouchers** will be available throughout Bristol & West's branch network from 25/11/87. The account will pay interest of 5.25%.

Product: Building Societies (6120);
Event: PRODUCTS, PROCESSES & SERVICES (30);
Country: United Kingdom (4UK); OECD Europe (415); NATO Countries (420); South East Asia Treaty Organisation (913);

B. NPL Files, Full-text

File 20:Dialog Global Reporter 1997-2009/Aug 05
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 (c) 2009 Newsday Inc.
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 (c) 2009 Chronicle Publ. Co.
 File 641:Rocky Mountain News Jun 1989-2009/Jan 16
 (c) 2009 Scripps Howard News
 File 702:Miami Herald 1983-2009/Aug 04
 (c) 2009 The Miami Herald Publishing Co.
 File 703:USA Today 1989-2009/Aug 04
 (c) 2009 USA Today
 File 704:(Portland)The Oregonian 1989-2009/Aug 04
 (c) 2009 The Oregonian
 File 713:Atlanta J/Const. 1989-2009/Mar 08
 (c) 2009 Atlanta Newspapers
 File 714:(Baltimore) The Sun 1990-2009/Aug 02
 (c) 2009 Baltimore Sun
 File 715:Christian Sci.Mon. 1989-2009/Jul 20
 (c) 2009 Christian Science Monitor
 File 725:(Cleveland)Plain Dealer Aug 1991-2009/Aug 04
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 File 735:St. Petersburg Times 1989- 2009/May 22

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 File 756:Daily/Sunday Telegraph 2000-2009/Aug 05
 (c) 2009 Telegraph Group
 File 757:Mirror Publications/Independent Newspapers 2000-2009/Aug 05
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Set	Items	Description
S1	1255807	(CREDIT()CARD? ? OR CREDITCARD? ? OR BANK OR CHECKING OR SAVING? ? OR FINANCIAL OR MONEY()MARKET OR DEPOSIT OR FUND? ?) (3W) (ACCOUNT? ? OR IDENTIFIER OR IDENTIFIERS OR NUMBER OR NUMBERS OR PASSWORD? ? OR SUFFIX OR CODE OR CODES OR ID OR IDS)
S2	21052	GIFTCARD OR GIFTCARDS OR E()CARD? ? OR ECARD? ? OR (PREPAID OR PRE()PAID OR PRE()DENOMINATED OR PREDENOMINATED OR GIFT OR MERCHANDI? OR STORED()VALUE OR REDEMPTION) (2W) (CARD OR CARDS OR CERTIFICATE OR CERTIFICATES OR CHECK? ? OR CHEQUE? ? OR VOUCHER? ? OR COUPON? ? OR CHIT OR CHITS)
S3	30036	ACCOUNT (1W) (IDENTIFIER OR IDENTIFIERS OR NUMBER OR NUMBERS OR PASSWORD? ? OR SUFFIX OR CODE OR CODES OR ID OR IDS)
S4	63077	(CARD OR CARDS OR CERTIFICATE OR CERTIFICATES OR CHECK? ? OR CHEQUE? ? OR VOUCHER? ? OR COUPON? ? OR CHIT OR CHITS) (1W) (IDENTIFIER OR IDENTIFIERS OR NUMBER OR NUMBERS OR PASSWORD? ? OR SUFFIX OR CODE OR CODES OR ID OR IDS)
S5	36	AU=(WALKER, J? OR WALKER J? OR WALKER (1N) (J OR JAY) OR TEDESCO, D? OR TEDESCO D? OR TEDESCO (1N) (D OR DANIEL) OR JORASCH, J? OR JORASCH J? OR JORASCH (1N) (J OR JAMES) OR LECH, R? OR LECH R? OR LECH (1N) (R OR ROBERT) OR JINDAL, S? OR JINDAL S? OR JINDAL (1N) (S OR SANJAY))
S6	1838	S1 (5N) S2
S7	6	S6 (S) S3
S8	0	S7 NOT PY>1996
S9	159	S6 NOT PY>1996
S10	16	S9 (S) (S3 OR S4)
S11	3454	S1 (10N) S2
S12	270	S11 NOT PY>1996
S13	128	S12 NOT (PREPAID OR PRE()PAID OR PRE()DENOMINATED OR PREDENOMINATED OR STORED()VALUE)
S14	113	S13 NOT (S7 OR S10)
S15	85	RD (unique items)
S16	4	S15 (S) (SECURE? ? OR ENCRYPT??? OR (NON OR "NOT")()TAMPER? OR TAMPER() (PROOF OR RESISTAN??) OR CIPHER OR CYPHER OR LOCK??? OR RESTRICTED OR CONTROLLED OR PROTECT?? OR ENCOD??? OR ENC?PHER??? OR SECURITY OR ANTI COUNTERFEIT??? OR ANTI THEFT OR (ANTI OR PREVENT???) (2N) (COUNTERFEIT??? OR FORGING OR FORGERY OR FAKING OR FAKES OR BOGUS OR FALSIFICATION OR THEFT))
S17	270	S9 OR S12

S18 9 S17 (5N) (ATTACH??? OR CONNECT??? OR JOIN??? OR INTER() (CONNECT???
OR LINK???) OR BIND OR BINDS OR BINDING OR ASSOCIAT??? OR LINK??? OR TIED)

S19 5 RD (unique items)
S20 36 S5 AND (S1 OR S2)
S21 36 S5 AND S1
S22 0 S21 AND S2
S23 0 S5 AND S2

10/3,K/1 (Item 1 from file: 810)
DIALOG(R)File 810:
Business Wire
(c) 1999 Business Wire . All rights reserved.

0375746
BW267

CALISTOGA GLIDERPORT :
Glider rides: last-minute Christmas stocking stuffers

December 18, 1993

Byline:
Lifestyle Editors/Feature and Travel Writers
...for 20 minutes. Thirty-minute rides are \$110 for one and \$150
for two. Just call daily, 9 - 5:30 PST, and give them a **credit**
card
number. They'll send a **gift certificate**
to whomever you request.
Call 707/942-5000. For a free color brochure write Calistoga
Gliders, 1546 Lincoln Ave., Calistoga, CA 94515.

CONTACT: Calistoga Gliders...

10/3,K/2 (Item 1 from file: 813)
DIALOG(R)File 813: PR
Newswire
(c) 1999 PR Newswire Association Inc. All rights
reserved.

1028648
NYM118
Domino's Pizza 'Dough' A Delicious Gift
for the Holiday Season

Date: December
2, 1996 16:16 EST **Word**
Count: 271

Correction:
...place their orders with the necessary information and a customer

service representative will place a follow-up call to verify the order and take a **credit card number** over the phone. **Gift certificates** should arrive in the mail within a few days.

Domino's Pizza, Inc. was founded in 1960 by Tom Monaghan, and is recognized as the...

10/3,K/3 (Item 1 from file: 634)
DIALOG(R)File 634: San
Jose Mercury
(c) 2009 San Jose Mercury News. All rights reserved.

03521461

**2 MORE HACKERS ACCUSED OF THEFTS
SUNNYVALE TEENS FACING CHARGES**

SAN JOSE
MERCURY NEWS (SJ) - Friday, March 14, 1986

By: TOM PHILP, Mercury News Staff Writer

Edition: Morning Final **Section:** Front

Page: 1A

Word Count: 1042

Text:

...personal computers to break into a nationwide credit reporting agency, bought thousands of dollars in computer equipment over a three-month period by charging the **merchandise to credit card numbers** stolen from their neighbors, Sunnyvale public safety officers charged Thursday.

The four teen-age hackers -- ages 14, 15, 16 and 18 -- were being held Thursday...

10/3,K/4 (Item 1 from file: 621)
DIALOG(R)File 621: Gale
Group New Prod.Annou.(R)
(c) 2009 Gale/Cengage. All rights reserved.

01460233 **Supplier Number:**
46942719 **(USE FORMAT 7 FOR FULLTEXT)**

Domino's Pizza 'Dough' A Delicious Gift for the Holiday Season

PR Newswire , p 1202NYM118

Dec 2 , 1996

Language:

English **Record Type:** Fulltext

Document Type:

Newswire ; Trade

Word Count: 296

-

...place their orders with the necessary information and a customer service representative will place a follow-up call to verify the order and take a **credit card number** over the phone. **Gift certificates** should arrive in the mail within a few days.

Domino's Pizza, Inc. was founded in 1960 by Tom Monaghan, and is recognized as the...

10/3,K/5 (Item 1 from file: 16)

DIALOG(R)File 16: Gale

Group PROMT(R)

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04715560

Supplier Number: 46942719 (USE
FORMAT 7 FOR FULLTEXT)

Domino's Pizza 'Dough' A

Delicious Gift for the Holiday Season

PR Newswire

, p 1202NYM118

Dec 2 , 1996

Language:

English **Record Type:** Fulltext

Document Type:

Newswire ; Trade

Word Count: 296

-

...place their orders with the necessary information and a customer service representative will place a follow-up call to verify the order and take a **credit card number** over the phone. **Gift certificates** should arrive in the mail within a few days.

Domino's Pizza, Inc. was founded in 1960 by Tom Monaghan, and is recognized as the...

10/3,K/6 (Item 1 from file: 148)

DIALOG(R)File 148: Gale

Group Trade & Industry DB

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reserved.

08747519 **Supplier Number:**
18192163 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Four giants join in New York smart card test. (Chase Manhattan Corp., Citicorp, MasterCard International, Visa International)

Block, Valerie

American Banker , v161 , n69 , p1(2)

April 11 , 1996
ISSN: 0002-7561

Language:

English

Record Type: Fulltext; Abstract

Word Count:

659 **Line Count:** 00055

...s Upper West Side, and with 50,000 cardholders, it will be more modest than Visa's Olympics-related showcase in Atlanta this summer, where **prepaid bank cards** could **number** in the millions.

But the New York goal is to show that competing systems and brands can coexist - and ultimately to encourage many hesitant bankers...

10/3,K/7 (Item 2 from file: 148)
DIALOG(R)File 148: Gale
Group Trade & Industry DB
(c) 2009 Gale/Cengage. All rights reserved.

07867312 **Supplier Number:**
16886559 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Security techniques ensure privacy. (data security in the information superhighway)

Ajluni, Cheryl

Electronic Design , v43 , n8 , p83(7)

April 17 , 1995
ISSN: 0013-4872

Language:

ENGLISH

Record Type: FULLTEXT; ABSTRACT

Word Count:

3725 **Line Count:** 00311

...transfer of private information. Many experts fear that the network is easy prey for new types of hacking, which could result in widespread theft of **merchandise, credit-card numbers, and** digital "cash," unless businesses take better security precautions.

Virtually everyone on the network is vulnerable. Already, concerns about security problems have begun to chill...

10/3,K/8 (Item 1 from file: 570)
DIALOG(R)File 570: Gale
Group MARS(R)
(c) 2009 Gale/Cengage. All rights reserved.

01058744

Supplier Number: 40818274

Other News: Sears Roebuck & Co

Advertising Age , v 60 , n 25 ,
p 8
June 5 , 1989
ISSN: 0001-8899

Language: English **Record Type:** Abstract

Document Type: Magazine/Journal ; Trade

Abstract:

...campaign, via Ogilvy & Mather (Chicago), involves TV, radio, print ads, and point-of-purchase displays. The promotion features selected numbers that match up with consumer **credit card numbers**. Winners will receive Sears **gift certificates**.

10/3,K/9 (Item 1 from file: 492)
DIALOG(R)File 492: Arizona
Repub/Phoenix Gaz
(c) 2002 Phoenix Newspapers. All rights reserved.

08077181

4 HACKERS CHARGED IN CREDIT CARD THEFTS

Phoenix Gazette (PG) -
SATURDAY, March 18, 1995
By: From
GAZETTE news services.
Edition: Final **Section:**
Front **Page:** A4
Word Count: 77

Text:

Four computer hackers were charged with buying more than \$100,000 worth of **merchandise** with **credit card numbers** they stole from the Internet, police said.

The four had the goods shipped to mail box stores, Nassau police on Long Island said. Police recovered...

10/3,K/10 (Item 1 from file: 494)
DIALOG(R)File 494: St
LouisPost-Dispatch
(c) 2009 St Louis Post-Dispatch. All rights
reserved.

08721249

**2 MEN CHARGED IN DARING THEFTS
FROM DOWNTOWN OFFICE BUILDING**

St. Louis Post
Dispatch (SL) - Thursday, August 8, 1996

By: Bill Bryan And Tim Bryant
Of

The Post-Dispatch Staff

Edition: FIVE STAR LIFT

Section: NEWS **Page:** 04A

Word Count:

618

-

...we got nearly a dozen incidents we're looking at," he said. The FBI and Secret Service have joined in the investigation.

"We know that **credit card numbers** were used to purchase **gift certificates**, clothing, anything of value," Messmer said. "Some items were returned for cash; others were sold on the street."

Authorities have executed several search warrants recently...

10/3,K/11 (Item 1 from file: 702)
DIALOG(R)File 702: Miami
Herald
(c) 2009 The Miami Herald Publishing Co. All rights
reserved.

08006805

**INTERNET ISN'T TOTALLY SAFE, BUT
RISK IS WORTH IT**

Miami Herald (MH) - MON January 30, 1995
By:
ROSALIND RESNICK Herald Columnist
Edition:
FINAL **Section:** BUSINESS **Page:** 38BM
Word
Count: 923
-

...hours and stole a large number of security programs.

Many security experts now fear that similar techniques could be employed by Internet vandals to steal **merchandise, credit card numbers** and digital cash, "virtual" financial instruments that Internet users can swap for real goods and services.

So does this new threat mean that your business...

10/3,K/12 (Item 2 from file: 702)
DIALOG(R)File 702: Miami
Herald
(c) 2009 The Miami Herald Publishing Co. All rights reserved.

03540701

**TRANVESTITE ASKS JAIL FOR
HORMONE**

Miami Herald (MH) -
WED JUN 04 1986
By: FRANK CERABINO
Herald Staff Writer
Edition: PLM BCH **Section:**
PLM BCH **Page:** 2PB
Word Count: 296
-

...problem," Assistant U.S. Attorney David Acton said.

Pennington is alleged to be one of the organizers of a ring that used other people's **credit card numbers** to get **gift certificates** for clothing at local stores.

Pennington befriended Helen Davis, a 76-year-old Century Village woman in West Palm Beach, and accompanied Davis to the...

10/3,K/13 (Item 3 from file: 702)
DIALOG(R)File 702: Miami
Herald
(c) 2009 The Miami Herald Publishing Co. All rights
reserved.

03537616

**CENTURY VILLAGE WOMAN TAKES NO
CREDIT FOR SCAM**

Miami Herald (
MH) - FRI MAY 23 1986
By: FRANK
CERABINO Herald Staff Writer
Edition: PLM BCH
Section: PLM BCH **Page:** 1PB
Word Count:
499
-

...Magistrate Ann Vitunac.

Vitunac explained to the woman that she and three other people are
charged in a conspiracy that involved using other people's **credit
card numbers** to get **gift certificates** for
clothing at local stores.

The ringleaders of the alleged scheme, Louis Pennington, 29, and
Gerald DeLuca, 33 -- who is known as "Kojak" -- were arrested...

10/3,K/14 (Item 1 from file: 713)
DIALOG(R)File 713:
Atlanta J/Const.
(c) 2009 Atlanta Newspapers. All rights
reserved.

08840247

**POLICE ROUNDUP REPORTS FROM
DEKALB'S FOUR PRECINCTS POLICE FIND ROBBERY SUSPECT AMID MONEY IN TRUNK OF CAR**

Atlanta Journal-CONSTITUTION (
AJ-CONSTITUTION) - Thursday, December 5, 1996
By:
R. Robin McDonald STAFF WRITER
Section:
EXTRA Page: A/(CONSTITUTION): 02
Word Count:
1,336
-
...a parked truck on Nov. 21.

4000 block of Ashford Dunwoody Road. A woman was arrested for financial-transaction-card fraud after purchasing a \$200 **gift certificate** with a stolen **credit card number** at Macy's, then attempting to use the gift certificate at a different location.

4100 block of Buford Highway. A man was arrested for shoplifting...

10/3,K/15 (Item 2 from file: 713)
DIALOG(R)File 713:
Atlanta J/Const.
(c) 2009 Atlanta Newspapers. All rights reserved.

08338137

**PERSONAL BUSINESS GIFTS FOR
INVESTORS Wrap up shopping with a high-tech purchase**

Atlanta Constitution (AC) -
Monday, December 4, 1995
By: Bill
Husted STAFF WRITER
Section: BUSINESS
Page: E/10
Word Count: 471

-

...both stock quotes and business news.

A subscription to any of those services would make a fine holiday gift. But since these services require a **credit card number** to sign up, a **gift certificate** is the best way to go. Only CompuServe and America Online offer gift certificates. You can purchase a certificate that can be credited toward online...

10/3,K/16 (Item 1 from file: 735)
DIALOG(R)File 735: St.
Petersburg Times
(c) 2009 St. Petersburg Times. All rights reserved.

06600073

**MAKE SURE PARKING CONES ARE
SPACED RIGHT FOR DRIVING TEST**

St. Petersburg
Times (PE) - THURSDAY April 9, 1992
By:

JUDY GARNATZ

Edition: CITY

Section: NORTH PINELLAS TIMES **Page:** 12

Word

Count: 826

-

...to Bankcard Holders of America Consumer Action Agency because they will explain the law to you.

While it is illegal to write down someone's **credit card number** when they pay for **merchandise** with a **check**, it is NOT illegal to write down **credit card numbers** to cover video rentals. In that case it is considered a form of deposit against loss or damage.

Florida Statute 832.075 goes on to...

16/3,K/1 (Item 1 from file: 15)

DIALOG(R)File 15: ABI/Inform(R)

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00982546 96-31939

Successful marketing on the Internet: A user's guide

Fried-Cassorla, Albert

Direct Marketing v57n10 pp: 23-26

Feb 1995

ISSN: 0012-3188 **Journal Code:** DIM

Word Count: 2649

Text:

...six months or a year from now. By that time, your competitors may be well entrenched.

The Advent of E-Cash

Businesses are now developing **encrypted** methods of charging for **merchandise** through **credit cards**. More development is in the works to safeguard **credit card numbers**. Very sophisticated electronic cash flow is known as E-Cash. The concept of E-money is old; only some wrinkles are new.

The electronic funds...

16/3,K/2 (Item 1 from file: 148)

DIALOG(R)File 148: Gale Group Trade & Industry DB

(c) 2009 Gale/Cengage. All rights reserved.

07717154 **Supplier Number:** 16673330 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Successful marketing on the Internet: a user's guide. (part 1)

Fried-Cassorla, Albert

Direct Marketing , v57 , n10 , p23(4)

Feb, 1995

ISSN: 0012-3188

Language: ENGLISH

Record Type: FULLTEXT; ABSTRACT

Word Count: 2901 **Line Count:** 00217

...six months or a year from now. By that time, your competitors may be well entrenched.

The Advent of E-Cash

Businesses are now developing **encrypted** methods of charging for **merchandise** through credit **cards**. More development is in the works to safeguard **credit card numbers**. Very sophisticated electronic cash flow is known as E-Cash. The concept of E-money is old; only some wrinkles are new.

The electronic funds...

16/3,K/3 (Item 1 from file: 494)

DIALOG(R)File 494: St LouisPost-Dispatch

(c) 2009 St Louis Post-Dispatch. All rights reserved.

08655067

NOW GO ON-LINE AT SCHNUCKS' NEW WEB PAGE

St. Louis Post Dispatch (SL) - Monday, June 3, 1996

By: Jerri Stroud

Of The Post-Dispatch Staff

Edition: FIVE STAR LIFT **Section:** BUSINESS PLUS **Page:** 16

Word Count: 323

-

The "About Schnucks" page includes an audio greeting from Scott Schnuck, president and chief operating officer of St. Louis' largest supermarket chain.

A **security** icon lets customers order flowers or **gift certificates** by **credit card** without the **number** being intercepted by a third party.

Schnuck said the new home page is "just the start of our efforts on the Internet to make shopping...

16/3,K/4 (Item 2 from file: 494)

DIALOG(R)File 494: St LouisPost-Dispatch

(c) 2009 St Louis Post-Dispatch. All rights reserved.

05560768

INVESTIGATE THE UNCLAIMED FUNDS

ST. LOUIS POST DISPATCH (SL) - TUESDAY September 18, 1990

By: Andrew Leckey

Edition: 3S **Section:** BUSINESS **Page:** 9C

Word Count: 657

-
This hidden bounty takes many forms. There are old **bank accounts**, uncashed checks, **security** deposits, lost dividends and interest payments, unredeemed **gift certificates** from stores, insurance policy proceeds, unused airline tickets and estates of the deceased.

"Americans move a lot and don't give the necessary forwarding, or...

19/3,K/3 (Item 2 from file: 9)
DIALOG(R)File 9: Business
& Industry(R)
(c) 2009 Gale/Cengage. All rights reserved.

00672796
Supplier Number: 23189101 (USE FORMAT 7 OR 9
FOR FULLTEXT)

Visa's New Bosses Touch off a Boom
(Visa

International's worldwide charge volume rose to \$476 bil in 1994, up 22.7% from 1993 and US volume rose 26.3% to \$270.9 bil)

Credit Card Management , v 8 , n

2 , p 62+

May 1995

Document Type: Journal

ISSN: 0896-9329 (United States)

Language:

English Record Type: Fulltext

Word Count:

842 (USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...billions)

1990 90.7

1991 99.8

1992 105.7

1993 121.1

1994 153.3

Source: Company Reports

Meanwhile, Visa is pushing ahead with **prepaid smart cards tied** to cardholders' **bank accounts**. It announced in March a pilot with First Union Corp., NationsBank, and Wachovia Corp. to issue smart cards for the 1996 Atlanta Summer Olympics, where...

19/3,K/4 (Item 1 from file: 636)
DIALOG(R)File 636: Gale

Group Newsletter DB(TM)
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02471290 **Supplier Number:**
44952345 **(USE FORMAT 7 FOR FULLTEXT)**

CHILE

LDC Debt Report
, v 7 , n 32 , p N/A
August 29 ,
1994

Language: English **Record**
Type: Fulltext
Document Type: Newsletter ; Trade
Word
Count: 354

-

...940721 of the Central Bank makes some technical changes to the rules on credit cards and adds a new section dealing with debit cards i.e. **cards** which are electronically **linked** to the cardholders **bank account** and upon use immediately debit the account to the extent of funds available.

Only financial institutions authorized to do business in Chile can issue debit...

V. Additional Resources Searched

LexisNexis:

Strategy

July 10, 1995

Speaking Directly: Will that be cash or Waldenbooks Visa?

BYLINE: David Foley

SECTION: Pg.14

LENGTH: 781 words

There are many credit cards linked to airline frequent flyer programs, a few (including the most successful credit card launch, The GM Card) linked to automobile purchases, and, now, u.s. book retailer Waldenbooks is promoting a Visa card bearing its name that gives its preferred readers gift certificates towards their book purchases.

The Preferred Reader program is Waldenbooks' highly successful discount and points scheme and its launch of an affinity card simply follows the direction that airline frequent flyer programs have taken of late.

The affinity card extends the program name right into the customer's wallet and provides a method to accelerate the pace at which reward points are accumulated and used.

As with the plethora of incentive programs offered by credit cards today, the Waldenbooks Visa is a good deal if cardholders pay off the balance in full each month, less so if not.

A Waldenbooks Visa cardholder gets one point for each dollar spent in the store and one point for each \$5 spent elsewhere, or for amounts transferred to the account from other credit cards.

Each 100 points earned gets the cardholder a \$5 gift certificate.

In-store promotional material for the credit card scream the triple benefits of becoming a cardholder: "Earn \$5 Certificates Faster; Low 6.9%* Interest Rate; No Annual Fee."

But, the asterisk that is appended to the 6.9% points to the small print, which notes that, after six months, the interest rate becomes "a variable rate, which will be adjusted monthly to an amount equal to the sum of (i) the highest prime rate as published in The Wall Street Journal on the third Tuesday of the preceding month plus (ii) 7.9%."

(As of May 1, 1995, this rate was 16.9%.)

If interest rates remain stable, the effective annual rate of interest for the Waldenbooks Visa card in the first year is 11.9%, which means that a perpetual balance of \$500 - for which one would get a \$5 gift certificate - would cost \$59.50 in interest.

Even if all of the \$500 was spent in a Waldenbooks store, the year-one interest cost would still be more than twice the value of gift certificates received.

Yet, the appeal of reward points is undeniable.

The success of the Air Miles program, the growing number of affinity partners in the various airline programs, Club Z, and others, all attest to this.

People do change their behavior to get the reward points, and some become quite intense about it.

Take, for instance, the business traveller who flew from point "A" to point "B," and then immediately back to point "A" to ensure his status as a Gold Member in the particular airline's frequent flyer program.

Or, what of those who choose almost everything they buy based on their ability to acquire additional airline mileage points?

Perhaps, rather than eyeing these rewards as a possible taxable benefit, governments should be offering them - "1,000 FREE Aeroplan points when you buy \$10,000 in Canada Savings Bonds" - as an incentive for certain desired action.

But, will the success of reward programs kill them? Probably not, but the question needs to be asked, especially by the airline companies.

Obsessed collectors excepted, what is the real value of more airline points to those people who have more points than they can possibly use?

The sophisticated databases that the airlines use to manage their frequent flyer programs should be able to easily identify such customers, label them as "vulnerable" and help the airline embark on loyalty retention programs above and beyond the points scheme.

(According to Inside Flyer magazine, there were 1.3 trillion unredeemed miles at the end of 1994.)

As an example, consider the case of a business person with more than 100,000 Aeroplan points who flies regularly between Montreal and Toronto.

Each \$398 return trip ticket produces 1,000 miles on the traveler's Aeroplan account, which may or may not be significant (considering the number of points currently held by the traveler.)

Now, fledgling Astoria Airlines comes along with a \$298 ticket and the promise of more room, fewer seats and better service, all benefits that any frequent traveler would appreciate.

(At this fare, the ticket must be bought and paid for 48 hours in advance; otherwise there are no restrictions.)

To some travellers, the points may be worth the additional \$100; to others, not.

When it comes to customer retention, "points" programs aren't the end, they are just the beginning.

David Foley is a marketing consultant and an instructor in database marketing at York University in Toronto. He may be reached at (905) 940-8784; fax (905) 940-4785.

LOAD-DATE: April 21, 1999

LANGUAGE: ENGLISH

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Financial Times FullText (via ProQuest): No relevant results.

Internet & Personal Computing Abstracts (via EBSCOhost): No relevant results.